

**2013**

**Missouri**

# **Property and Casualty Supplement Report**

**Statistics Section  
April 2014**



**DIFP**

**Jeremiah W. (Jay) Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director



# MISSOURI PROPERTY & CASUALTY SUPPLEMENT REPORT 2013

Department of Insurance, Financial Institutions & Professional Registration  
Statistics Section  
April 2014



## PREFACE

The **2013 Missouri Property & Casualty Supplement Report** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file supplements to the Page 19 of the annual statement for Missouri for 2013. This form is used to collect data in greater detail than reported in the 2013 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037,  374.040 RSMo., and  374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 19, with company profiles listed by their market share ranking. Charts have been included in this publication for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **2013 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration's web site is 'www.difp.mo.gov'.



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**SAMPLE COPY  
OF  
SUPPLEMENT TO PAGE 19  
OF  
ANNUAL STATEMENT  
FOR YEAR ENDING  
DECEMBER 31, 2013**





MISSOURI DEPARTMENT OF INSURANCE,  
FINANCIAL INSTITUTIONS AND PROFESSIONAL  
REGISTRATION  
**SUPPLEMENT TO PAGE 19 OF  
ANNUAL STATEMENT FOR YEAR ENDING  
DECEMBER 31, 2013**

MAIL TO: STATISTICS SECTION  
P.O. BOX 690  
JEFFERSON CITY, MISSOURI 65102-0690

COMPANY NAME				NAIC GROUP NO.	NAIC COMPANY NO.
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Managed Care Organization errors & omissions					
(f) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Professional Liability (excluding a & b)					
(a) Lawyers Malpractice					
(b) Real Estate Malpractice					
32. Umbrella					
33. Other Specific (specify)					
34. National Flood Insurance Program					
35. Federal Crop Insurance Corporation					
<b>TOTALS ALL BUSINESS IN MISSOURI</b>					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	

**INSTRUCTIONS FOR ACCIDENT & HEALTH PORTION OF SUPPLEMENT TO PAGE 19 OF ANNUAL STATEMENT**

- The break down for Accident & Health business has been expanded. All companies writing Accident & Health business will need to complete the additional information per the following outline.
- Number of Insureds as of December 31 of Report Year: For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.
  - Comprehensive Medical Expense: This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured persons primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.
  - Limited Benefit: Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.
  - Small Employer (2-50 employees) (Line 5.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).
  - Association (Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).
  - Small Employer (3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.
  - Stop Loss: Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self-funded health benefit plans.
  - Medicare Part D: Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.
  - Medicare Advantage (Lines 4.14 and 5.14): A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.
  - Additional association information (lines 8.1 – 8.4): Report only business that offers coverage to associations that include both small (3-25 employees) and large employers. Please refer to the instructions that were included in your packet for additional information.

ACCIDENT & HEALTH INSURANCE	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>INDIVIDUAL BUSINESS</b>						
4.1) Comprehensive Medical Expense (see definition above)						
4.2) Medicare Supplement						
4.3) Long Term Care						
4.4) Specified Disease						
4.5) Accident Only						
4.6) Disability Income						
4.7) Dental						
4.8) Limited Benefit						
4.9) Short Term Credit Disability (less than 10 years)						
4.10) Long Term Credit Disability (Mortgage)						
4.11) Credit Unemployment						
4.12) Stop Loss						
4.13) Medicare Part D						
4.14) Medicare Advantage/Medicare PPO Product						
<b>4.15) TOTAL INDIVIDUAL</b>						
<b>GROUP BUSINESS</b>						
5.1) Comprehensive Medical Expense						
a) Small employer (2-50 employees)						
b) Large employer/union (over 50 employees)						
c) Association						
d) Discretionary						
e) Federal Employees (line 23.1)						
5.2) Medicare Supplement						
5.3) Long Term Care						
5.4) Specified Disease						
5.5) Accident Only						
5.6) Disability Income						
5.7) Dental						
5.8) Limited Benefit						
5.9) Short Term Credit Disability (less than 10 years)						
5.10) Long Term Credit Disability (Mortgage)						
5.11) Credit Unemployment						
5.12) Stop Loss						
5.13) Medicare Part D						
5.14) Medicare Advantage/Medicare PPO Product						
<b>5.15) TOTAL GROUP</b>						
<b>6) ALL ACCIDENT &amp; HEALTH</b>						

**ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION**

	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)						
7.2) Number of insured employers reported on Line 5.1a:						
7.3) Number of insured employers reported on Line 7.1:						

**ADDITIONAL ASSOCIATION INFORMATION**

	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations with rate differentials exceeding 20 percent.						
8.2) Small employers (3-25 employees) in associations with rate differentials NOT exceeding 20 percent.						
8.3) Large employers in association plans with rate differentials exceeding 20 percent						
8.4) Large employers in association plans with rate differentials NOT exceeding 20 percent)						

8.1a) Number of insured employers reported on Line 8.1:

8.2a) Number of insured employers reported on Line 8.2:

8.3a) Number of insured employers reported on Line 8.3:

8.4a) Number of insured employers reported on Line 8.4:

Explanation if premiums are reported, but no insureds: \_\_\_\_\_

## DEFINITION OF TERMS

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.



# GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

**Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes:** A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

**Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other):** Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

**Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice):** Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).



**Surety:** A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

**Other Specific:** Other coverages not generally described herein.

**National Flood Insurance Program:** Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.



**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS  
2004 - 2013**



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### DWELLING FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$75,129,437	\$35,273,075	46.95%	\$71,219,347	\$31,877,773	44.76%	-27.86%
2005	\$125,326,456	\$49,964,516	39.87%	\$123,830,473	\$52,859,548	42.69%	66.81%
2006	\$125,716,338	\$75,814,094	60.31%	\$123,855,165	\$83,344,916	67.29%	0.31%
2007	\$89,099,511	\$40,462,644	45.41%	\$86,330,855	\$35,457,605	41.07%	-29.13%
2008	\$133,397,497	\$77,508,738	58.10%	\$125,683,512	\$85,859,997	68.31%	49.72%
2009	\$137,726,329	\$71,610,709	51.99%	\$133,659,702	\$70,623,766	52.84%	3.25%
2010	\$116,357,365	\$54,296,088	46.66%	\$112,173,487	\$62,494,868	55.71%	-15.52%
2011	\$122,365,452	\$110,315,391	90.15%	\$117,383,846	\$108,821,007	92.71%	5.16%
2012	\$130,021,921	\$87,617,324	67.39%	\$128,702,267	\$88,681,840	68.90%	6.26%
2013	\$141,130,887	\$69,557,626	49.29%	\$138,059,574	\$66,870,611	48.44%	8.54%

### COMMERCIAL FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$135,095,191	\$59,288,986	43.89%	\$140,253,823	\$58,928,282	42.02%	15.95%
2005	\$135,755,240	\$41,125,322	30.29%	\$131,372,826	\$23,826,255	18.14%	0.49%
2006	\$111,471,643	\$59,637,104	53.50%	\$109,462,300	\$96,110,695	87.80%	-17.89%
2007	\$144,026,467	\$52,390,607	36.38%	\$144,446,977	\$30,932,182	21.41%	29.20%
2008	\$138,786,628	\$59,970,280	43.21%	\$140,042,733	\$61,029,098	43.58%	-3.64%
2009	\$113,211,234	\$60,667,829	53.59%	\$111,434,546	\$62,244,863	55.86%	-18.43%
2010	\$135,816,922	\$57,256,215	42.16%	\$138,045,300	\$47,528,371	34.43%	19.97%
2011	\$132,096,980	\$534,785,776	404.84%	\$132,862,854	\$914,391,979	688.22%	-2.74%
2012	\$143,973,036	\$511,675,142	355.40%	\$127,548,129	\$187,580,108	147.07%	8.99%
2013	\$150,344,199	\$85,461,853	56.84%	\$154,531,350	\$53,948,245	34.91%	4.43%

### FARM FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$17,886,046	\$6,376,413	35.65%	\$17,808,937	\$8,522,427	47.85%	360.72%
2005	\$10,292,030	\$9,576,450	93.05%	\$9,946,105	\$9,849,069	99.02%	-42.46%
2006	\$57,946,841	\$11,051,963	19.07%	\$58,205,014	\$8,322,342	14.30%	463.03%
2007	\$66,097,052	\$20,900,764	31.62%	\$66,050,725	\$24,899,950	37.70%	14.06%
2008	\$103,680,088	\$51,799,797	49.96%	\$105,418,823	\$71,235,870	67.57%	56.86%
2009	\$92,216,155	\$84,833,323	91.99%	\$85,298,030	\$73,251,812	85.88%	-11.06%
2010	\$101,070,668	\$95,547,265	94.54%	\$92,002,226	\$75,093,205	81.62%	9.60%
2011	\$138,489,888	\$121,439,901	87.69%	\$148,981,708	\$172,792,428	115.98%	37.02%
2012	\$151,457,208	\$413,403,744	272.95%	\$156,040,542	\$476,344,808	305.27%	9.36%
2013	\$173,970,887	\$218,441,104	125.56%	\$178,607,258	\$180,346,192	100.97%	14.86%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## FARMOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$89,419,224	\$55,059,499	61.57%	\$87,358,886	\$58,778,323	67.28%	7.10%
2005	\$92,404,602	\$42,706,128	46.22%	\$90,445,335	\$40,177,217	44.42%	3.34%
2006	\$97,210,506	\$100,832,604	103.73%	\$95,094,758	\$109,526,489	115.18%	5.20%
2007	\$103,417,834	\$62,975,091	60.89%	\$100,080,202	\$52,656,668	52.61%	6.39%
2008	\$107,988,355	\$90,794,769	84.08%	\$106,072,694	\$100,640,396	94.88%	4.42%
2009	\$113,619,352	\$99,742,943	87.79%	\$111,063,896	\$102,909,673	92.66%	5.21%
2010	\$121,020,942	\$76,926,590	63.56%	\$118,169,029	\$75,657,337	64.02%	6.51%
2011	\$139,620,953	\$126,172,719	90.37%	\$136,011,190	\$134,786,825	99.10%	15.37%
2012	\$143,733,185	\$94,174,919	65.52%	\$135,922,844	\$91,840,155	67.57%	2.95%
2013	\$168,613,898	\$89,505,966	53.08%	\$163,880,322	\$85,122,467	51.94%	17.31%

## HOMEOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$957,852,647	\$542,464,859	56.63%	\$915,218,541	\$553,032,164	60.43%	7.37%
2005	\$974,940,150	\$397,280,337	40.75%	\$962,933,485	\$443,502,680	46.06%	1.78%
2006	\$1,012,279,567	\$1,261,030,502	124.57%	\$992,537,797	\$1,342,733,936	135.28%	3.83%
2007	\$1,104,392,640	\$709,074,079	64.20%	\$1,074,000,796	\$627,110,618	58.39%	9.10%
2008	\$1,140,222,822	\$900,332,032	78.96%	\$1,105,212,438	\$944,278,585	85.44%	3.24%
2009	\$1,281,526,956	\$787,655,524	61.46%	\$1,224,837,688	\$756,306,723	61.75%	12.39%
2010	\$1,378,692,636	\$740,293,520	53.70%	\$1,328,826,781	\$783,627,652	58.97%	7.58%
2011	\$1,426,884,946	\$1,677,051,921	117.53%	\$1,400,473,159	\$1,777,377,738	126.91%	3.50%
2012	\$1,534,019,943	\$1,232,606,076	80.35%	\$1,476,863,351	\$1,186,032,579	80.31%	7.51%
2013	\$1,595,929,712	\$741,296,026	46.45%	\$1,554,827,955	\$669,261,795	43.04%	4.04%

## DWELLING OWNERS MULTI-PERIL (ACV)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$74,900,739	\$36,939,642	49.32%	\$69,818,195	\$38,460,357	55.09%	27.49%
2005	\$82,006,541	\$33,384,039	40.71%	\$82,520,559	\$31,737,728	38.46%	9.49%
2006	\$82,433,414	\$90,477,165	109.76%	\$82,636,399	\$102,814,852	124.42%	0.52%
2007	\$60,902,894	\$40,690,028	66.81%	\$60,200,805	\$33,514,783	55.67%	-26.12%
2008	\$56,873,133	\$40,491,091	71.20%	\$54,787,167	\$42,093,869	76.83%	-6.62%
2009	\$59,633,059	\$37,217,392	62.41%	\$58,286,405	\$35,076,525	60.18%	4.85%
2010	\$63,453,736	\$35,171,124	55.43%	\$60,693,839	\$36,796,637	60.63%	6.41%
2011	\$67,727,041	\$76,379,125	112.77%	\$66,891,418	\$82,505,602	123.34%	6.73%
2012	\$94,953,913	\$57,130,270	60.17%	\$86,500,685	\$55,960,776	64.69%	40.20%
2013	\$86,543,502	\$33,182,938	38.34%	\$83,241,439	\$29,350,466	35.26%	-8.86%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### TOTAL HOMEOWNERS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$1,032,753,386	\$579,404,501	56.10%	\$985,036,736	\$591,492,521	60.05%	8.61%
2005	\$1,056,946,691	\$430,664,376	40.75%	\$1,045,454,044	\$475,240,408	45.46%	2.34%
2006	\$1,094,712,981	\$1,351,507,667	123.46%	\$1,075,174,196	\$1,445,548,788	134.45%	3.57%
2007	\$1,165,295,534	\$749,764,107	64.34%	\$1,134,201,601	\$660,625,401	58.25%	6.45%
2008	\$1,197,095,955	\$940,823,123	78.59%	\$1,159,999,605	\$986,372,454	85.03%	2.73%
2009	\$1,341,160,015	\$824,872,916	61.50%	\$1,283,124,093	\$791,383,248	61.68%	12.03%
2010	\$1,442,146,372	\$775,464,644	53.77%	\$1,389,520,620	\$820,424,289	59.04%	7.53%
2011	\$1,494,611,987	\$1,753,431,046	117.32%	\$1,467,364,577	\$1,859,883,340	126.75%	3.64%
2012	\$1,628,973,856	\$1,289,736,346	79.17%	\$1,563,364,036	\$1,241,993,355	79.44%	8.99%
2013	\$1,682,473,214	\$774,478,964	46.03%	\$1,638,069,394	\$698,612,261	42.65%	3.28%

### COMMERCIAL MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$604,339,988	\$246,348,996	40.76%	\$594,249,075	\$288,959,671	48.63%	5.30%
2005	\$622,649,146	\$249,031,666	40.00%	\$614,760,000	\$248,131,677	40.36%	3.03%
2006	\$631,114,959	\$439,987,620	69.72%	\$626,549,471	\$530,264,046	84.63%	1.36%
2007	\$624,940,170	\$333,873,467	53.42%	\$624,330,193	\$302,067,806	48.38%	-0.98%
2008	\$617,263,524	\$328,059,456	53.15%	\$620,689,922	\$325,579,492	52.45%	-1.23%
2009	\$600,330,834	\$365,600,628	60.90%	\$606,012,051	\$347,788,065	57.39%	-2.74%
2010	\$607,510,575	\$310,259,666	51.07%	\$606,806,405	\$297,536,015	49.03%	1.20%
2011	\$623,078,795	\$781,102,405	125.36%	\$617,289,196	\$1,024,985,370	166.05%	2.56%
2012	\$636,825,329	\$703,032,634	110.40%	\$627,924,214	\$673,757,224	107.30%	2.21%
2013	\$691,035,963	\$465,997,803	67.43%	\$678,070,370	\$327,597,804	48.31%	8.51%

### MOBILE HOMES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$26,873,321	\$13,298,187	49.48%	\$25,924,561	\$14,529,368	56.04%	6.63%
2005	\$27,673,921	\$9,959,294	35.99%	\$27,380,181	\$10,136,602	37.02%	2.98%
2006	\$27,869,209	\$24,600,845	88.27%	\$27,724,693	\$25,961,673	93.64%	0.71%
2007	\$28,950,071	\$18,656,325	64.44%	\$28,826,886	\$15,534,400	53.89%	3.88%
2008	\$34,278,678	\$23,726,799	69.22%	\$31,335,017	\$24,735,223	78.94%	18.41%
2009	\$42,526,021	\$24,809,032	58.34%	\$41,183,963	\$25,997,408	63.13%	24.06%
2010	\$35,118,366	\$15,334,280	43.66%	\$34,138,252	\$14,954,681	43.81%	-17.42%
2011	\$33,608,472	\$27,015,438	80.38%	\$34,530,042	\$27,899,542	80.80%	-4.30%
2012	\$32,653,399	\$16,482,157	50.48%	\$32,403,342	\$16,036,754	49.49%	-2.84%
2013	\$35,427,532	\$14,758,572	41.66%	\$35,116,076	\$13,764,514	39.20%	8.50%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## GROWING CROPS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$42,979,484	\$11,921,614	27.74%	\$42,979,473	\$11,924,094	27.74%	707.92%
2005	\$11,458,264	\$6,952,154	60.67%	\$11,458,264	\$6,949,679	60.65%	-73.34%
2006	\$6,102,745	\$3,806,244	62.37%	\$6,102,745	\$3,810,244	62.43%	-46.74%
2007	\$7,284,886	\$1,222,330	16.78%	\$7,284,886	\$1,196,205	16.42%	19.37%
2008	\$9,265,244	\$3,379,365	36.47%	\$9,265,244	\$3,377,654	36.46%	27.18%
2009	\$8,087,518	\$3,594,228	44.44%	\$8,087,518	\$3,752,358	46.40%	-12.71%
2010	\$7,301,696	\$1,813,191	24.83%	\$7,301,696	\$1,697,497	23.25%	-9.72%
2011	\$10,021,813	\$26,506,249	264.49%	\$9,805,694	\$26,980,667	275.15%	37.25%
2012	\$9,723,478	\$7,741,157	79.61%	\$9,723,479	\$8,503,292	87.45%	-2.98%
2013	\$11,407,553	\$3,886,651	34.07%	\$11,416,410	\$4,668,177	40.89%	17.32%

## OCEAN MARINE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$36,534,614	\$22,959,021	62.84%	\$39,051,612	\$10,878,995	27.86%	-5.67%
2005	\$38,950,690	\$13,143,101	33.74%	\$38,096,504	\$10,055,891	26.40%	6.61%
2006	\$38,824,385	\$19,675,076	50.68%	\$38,005,163	\$43,782,935	115.20%	-0.32%
2007	\$37,888,210	\$50,266,074	132.67%	\$39,107,765	\$31,376,670	80.23%	-2.41%
2008	\$37,715,153	\$23,843,516	63.22%	\$37,528,549	\$19,171,992	51.09%	-0.46%
2009	\$33,167,077	\$14,673,687	44.24%	\$33,546,033	\$11,468,045	34.19%	-12.06%
2010	\$26,943,829	\$16,289,910	60.46%	\$29,716,141	\$20,154,228	67.82%	-18.76%
2011	\$27,459,940	\$15,043,845	54.78%	\$25,797,383	\$6,396,436	24.79%	1.92%
2012	\$27,508,745	\$13,092,235	47.59%	\$28,825,002	\$19,214,050	66.66%	0.18%
2013	\$31,212,639	\$13,365,872	42.82%	\$29,702,991	\$13,948,248	46.96%	13.46%

## INLAND MARINE (Including Auto Cargo)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$187,073,322	\$81,270,526	43.44%	\$187,813,880	\$85,100,266	45.31%	2.60%
2005	\$201,917,577	\$75,938,842	37.61%	\$199,964,322	\$90,734,243	45.38%	7.93%
2006	\$232,233,886	\$106,188,581	45.72%	\$221,364,045	\$132,014,826	59.64%	15.01%
2007	\$239,442,069	\$112,810,278	47.11%	\$236,471,744	\$95,566,111	40.41%	3.10%
2008	\$223,065,754	\$112,048,086	50.23%	\$231,018,123	\$134,417,678	58.18%	-6.84%
2009	\$211,453,989	\$128,384,134	60.71%	\$223,262,339	\$83,260,609	37.29%	-5.21%
2010	\$214,362,899	\$109,697,476	51.17%	\$213,534,697	\$103,461,452	48.45%	1.38%
2011	\$225,791,667	\$95,502,294	42.30%	\$224,321,074	\$102,800,576	45.83%	5.33%
2012	\$251,077,947	\$107,952,815	43.00%	\$245,818,928	\$106,816,632	43.45%	11.20%
2013	\$269,318,307	\$108,428,992	40.26%	\$269,204,255	\$109,184,866	40.56%	7.26%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### FINANCIAL GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$32,211,629	\$5,465	0.02%	\$12,473,424	-\$3,056	-0.02%	56.61%
2005	\$39,946,644	-\$316,788	-0.79%	\$17,540,511	-\$372,390	-2.12%	24.01%
2006	\$32,585,943	\$2,911,187	8.93%	\$16,563,918	\$2,910,738	17.57%	-18.43%
2007	\$22,654,703	\$9,565	0.04%	\$16,505,318	\$9,567	0.06%	-30.48%
2008	\$7,037,223	-\$1,032,843	-14.68%	\$31,809,200	-\$1,033,775	-3.25%	-68.94%
2009	\$6,463,036	\$0	0.00%	\$11,528,989	-\$1	0.00%	-8.16%
2010	\$3,720,618	\$0	0.00%	\$14,025,255	\$0	0.00%	-42.43%
2011	\$683,311	\$0	0.00%	\$11,050,970	\$0	0.00%	-81.63%
2012	\$1,660,377	-\$45,025	-2.71%	\$12,985,476	\$1,172,049	9.03%	142.99%
2013	\$2,862,812	\$110,206	3.85%	\$14,821,786	\$14,829	0.10%	72.42%

### MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.24%	0.00%
2007	\$125,881,868	\$53,940,208	42.85%	\$128,191,866	\$19,554,674	15.25%	-5.91%
2008	\$120,777,660	\$41,025,516	33.97%	\$123,366,930	\$14,102,358	11.43%	-4.05%
2009	\$116,573,724	\$45,905,797	39.38%	\$118,482,242	\$21,899,600	18.48%	-3.48%
2010	\$106,905,417	\$31,565,514	29.53%	\$106,166,291	\$30,573,532	28.80%	-8.29%
2011	\$100,511,107	\$36,323,679	36.14%	\$104,503,104	\$20,097,063	19.23%	-5.98%
2012	\$90,030,972	\$29,093,806	32.32%	\$92,044,066	\$20,512,799	22.29%	-10.43%
2013	\$82,134,108	\$31,410,723	38.24%	\$87,679,728	\$13,143,343	14.99%	-8.77%

### MEDICAL MALPRACTICE - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.52%	-2.17%
2007	\$4,704,136	\$589,929	12.54%	\$4,707,542	\$3,886,234	82.55%	-1.28%
2008	\$5,499,407	\$946,223	17.21%	\$5,429,154	\$3,638,721	67.02%	16.91%
2009	\$4,623,630	\$1,864,476	40.32%	\$4,723,201	\$3,445,027	72.94%	-15.92%
2010	\$4,285,875	\$774,347	18.07%	\$4,173,126	\$2,563,010	61.42%	-7.30%
2011	\$4,582,465	\$736,805	16.08%	\$4,660,048	-\$2,064,230	-44.30%	6.92%
2012	\$3,992,620	\$371,931	9.32%	\$4,040,694	-\$3,430,038	-84.89%	-12.87%
2013	\$3,924,335	\$1,886,131	48.06%	\$4,064,301	\$2,394,279	58.91%	-1.71%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## MEDICAL MALPRACTICE - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%
2006	\$421,601	\$0	0.00%	\$458,201	-\$12,376	-2.70%	2.06%
2007	\$415,168	\$0	0.00%	\$422,461	\$65,415	15.48%	-1.53%
2008	\$1,989,794	\$418	0.02%	\$327,923	-\$31,573	-9.63%	379.27%
2009	\$309,742	\$0	0.00%	\$317,317	\$207,009	65.24%	-84.43%
2010	\$1,711,669	\$522,115	30.50%	\$1,760,654	\$1,062,764	60.36%	452.61%
2011	\$1,734,788	\$156,067	9.00%	\$1,733,699	\$368,452	21.25%	1.35%
2012	\$373,509	\$11,660	3.12%	\$372,591	\$80,779	21.68%	-78.47%
2013	\$2,069,756	\$1,630,000	78.75%	\$1,921,284	-\$768,534	-40.00%	454.14%

## MEDICAL MALPRACTICE - HOSPITALS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%
2006	\$41,885,262	\$9,486,946	22.65%	\$42,430,660	-\$1,215,062	-2.86%	-0.91%
2007	\$28,947,064	\$18,854,499	65.13%	\$30,601,130	-\$8,009,803	-26.17%	-30.89%
2008	\$29,485,159	\$8,780,442	29.78%	\$29,598,095	\$8,197,263	27.70%	1.86%
2009	\$26,500,843	\$12,910,677	48.72%	\$27,951,125	\$4,797,557	17.16%	-10.12%
2010	\$26,921,014	\$10,839,530	40.26%	\$27,263,494	\$13,497,973	49.51%	1.59%
2011	\$26,326,999	\$15,185,561	57.68%	\$26,472,722	\$10,375,129	39.19%	-2.21%
2012	\$26,758,217	\$8,158,460	30.49%	\$27,024,112	\$6,868,410	25.42%	1.64%
2013	\$27,260,542	\$8,753,308	32.11%	\$27,008,248	\$12,224,931	45.26%	1.88%

## MEDICAL MALPRACTICE MANAGED CARE ORGANIZATIONS - ERRORS & OMISSIONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$67,745	\$0	0.00%	\$26,892	\$0	0.00%	N/A
2005	\$106,000	\$0	0.00%	\$91,525	\$5,000	5.46%	56.47%
2006	\$365,905	\$0	0.00%	\$188,655	\$203,810	108.03%	245.19%
2007	\$334,957	\$0	0.00%	\$383,110	\$518,480	135.33%	-8.46%
2008	\$394,462	\$75,000	19.01%	\$399,386	\$214,480	53.70%	17.76%
2009	\$480,510	\$0	0.00%	\$444,467	-\$308,514	-69.41%	21.81%
2010	\$466,595	\$0	0.00%	\$474,198	-\$246,550	-51.99%	-2.90%
2011	\$423,437	\$0	0.00%	\$449,977	\$544,679	121.05%	-9.25%
2012	\$491,590	\$0	0.00%	\$462,419	\$39,344	8.51%	16.10%
2013	\$512,050	\$270,000	52.73%	\$504,417	\$1,449,862	287.43%	4.16%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## MEDICAL MALPRACTICE - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$9,966,006	\$7,882,678	79.10%	\$10,972,529	-\$7,029,405	-64.06%	-7.66%
2005	\$8,573,953	\$18,094,146	211.04%	\$10,137,891	-\$2,708,356	-26.72%	-13.97%
2006	\$8,161,923	\$236,981	2.90%	\$9,032,003	\$11,866,301	131.38%	-4.81%
2007	\$9,131,432	\$5,693,259	62.35%	\$8,885,721	\$5,063,113	56.98%	11.88%
2008	\$6,124,970	\$1,972,065	32.20%	\$8,076,355	\$512,657	6.35%	-32.92%
2009	\$7,378,936	\$16,183,484	219.32%	\$7,271,487	\$16,981,912	233.54%	20.47%
2010	\$5,157,482	\$986,659	19.13%	\$5,522,265	-\$3,141,694	-56.89%	-30.11%
2011	\$4,756,975	\$1,806,516	37.98%	\$4,741,487	\$845,782	17.84%	-7.77%
2012	\$7,574,864	\$2,256,649	29.79%	\$7,685,481	\$765,252	9.96%	59.24%
2013	\$4,758,273	\$1,404,312	29.51%	\$4,936,193	\$281,326	5.70%	-37.18%

## TOTAL MEDICAL MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%
2006	\$189,392,763	\$71,311,677	37.65%	\$191,945,065	\$64,755,507	33.74%	-0.34%
2007	\$169,414,625	\$79,077,895	46.68%	\$173,191,830	\$21,078,113	12.17%	-10.55%
2008	\$164,271,452	\$52,799,664	32.14%	\$167,197,843	\$26,633,906	15.93%	-3.04%
2009	\$155,867,385	\$76,864,434	49.31%	\$159,189,839	\$47,022,591	29.54%	-5.12%
2010	\$145,448,052	\$44,688,165	30.72%	\$145,360,028	\$44,309,035	30.48%	-6.68%
2011	\$138,335,771	\$54,208,628	39.19%	\$142,561,037	\$30,166,875	21.16%	-4.89%
2012	\$129,221,772	\$39,892,506	30.87%	\$131,629,363	\$24,836,546	18.87%	-6.59%
2013	\$120,659,064	\$45,354,474	37.59%	\$126,114,171	\$28,725,207	22.78%	-6.63%

## EARTHQUAKE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$71,142,042	\$2,034	0.00%	\$68,942,586	\$663,937	0.96%	11.41%
2005	\$72,917,424	\$251,686	0.35%	\$71,294,758	-\$954,977	-1.34%	2.50%
2006	\$74,987,799	\$157,888	0.21%	\$73,995,713	\$395,238	0.53%	2.84%
2007	\$79,029,470	\$28,862	0.04%	\$76,674,346	-\$135,014	-0.18%	5.39%
2008	\$84,492,688	\$188,260	0.22%	\$81,049,628	-\$44,004	-0.05%	6.91%
2009	\$88,842,606	\$5,546	0.01%	\$87,650,394	\$89,271	0.10%	5.15%
2010	\$88,064,341	\$336,994	0.38%	\$87,734,039	\$255,691	0.29%	-0.88%
2011	\$88,645,202	\$14,839	0.02%	\$88,150,399	\$264,831	0.30%	0.66%
2012	\$93,309,847	\$191,930	0.21%	\$91,000,667	\$684,955	0.75%	5.26%
2013	\$94,608,884	\$182,211	0.19%	\$93,614,236	-\$717,071	-0.77%	1.39%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### ALL ACCIDENT & HEALTH

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$440,524,854	\$137,058,107	31.11%	\$427,265,208	\$242,758,012	56.82%	36.14%
2005	\$300,568,396	\$158,526,941	52.74%	\$294,907,149	\$285,799,720	96.91%	-31.77%
2006	\$326,516,667	\$194,451,076	59.55%	\$310,858,720	\$196,322,149	63.15%	8.63%
2007	\$352,598,369	\$208,635,138	59.17%	\$337,122,879	\$204,168,549	60.56%	7.99%
2008	\$335,207,006	\$212,617,305	63.43%	\$317,767,911	\$201,955,289	63.55%	-4.93%
2009	\$299,004,222	\$196,231,272	65.63%	\$279,498,729	\$182,086,591	65.15%	-10.80%
2010	\$292,521,144	\$191,412,516	65.44%	\$275,853,836	\$191,850,540	69.55%	-2.17%
2011	\$288,091,734	\$212,825,493	73.87%	\$276,816,448	\$221,617,702	80.06%	-1.51%
2012	\$313,033,421	\$246,535,587	78.76%	\$298,594,855	\$243,820,080	81.66%	8.66%
2013	\$298,114,696	\$231,844,344	77.77%	\$286,625,088	\$222,483,019	77.62%	-4.77%

### DIRECT WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$963,548,981	\$478,733,108	49.68%	\$951,290,491	\$593,495,368	62.39%	6.69%
2005	\$1,008,002,549	\$461,730,864	45.81%	\$968,998,320	\$594,472,086	61.35%	4.61%
2006	\$1,002,570,001	\$424,018,402	42.29%	\$992,049,972	\$542,248,649	54.66%	-0.54%
2007	\$989,406,000	\$441,727,642	44.65%	\$970,897,495	\$532,644,865	54.86%	-1.31%
2008	\$891,058,853	\$488,936,905	54.87%	\$920,403,457	\$555,612,334	60.37%	-9.94%
2009	\$743,925,190	\$459,440,256	61.76%	\$784,443,521	\$412,467,861	52.58%	-16.51%
2010	\$680,027,192	\$453,020,370	66.62%	\$690,433,767	\$461,986,149	66.91%	-8.59%
2011	\$712,070,809	\$466,815,532	65.56%	\$698,362,983	\$445,422,054	63.78%	4.71%
2012	\$769,309,531	\$473,625,893	61.57%	\$755,858,998	\$521,822,963	69.04%	8.04%
2013	\$826,679,767	\$478,911,181	57.93%	\$798,627,288	\$451,241,679	56.50%	7.46%

### OTHER LIABILITY - BODILY INJURY & PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$409,263,293	\$227,717,624	55.64%	\$444,911,829	\$368,806,231	82.89%	-26.01%
2005	\$568,337,066	\$334,235,058	58.81%	\$603,483,554	\$378,856,753	62.78%	38.87%
2006	\$609,320,778	\$371,638,001	60.99%	\$606,834,036	\$406,762,156	67.03%	7.21%
2007	\$575,434,677	\$260,993,910	45.36%	\$590,437,730	\$258,810,100	43.83%	-5.56%
2008	\$604,569,893	\$387,895,647	64.16%	\$615,621,569	\$326,778,287	53.08%	5.06%
2009	\$601,938,646	\$304,288,865	50.55%	\$616,111,938	\$287,949,797	46.74%	-0.44%
2010	\$593,822,753	\$285,711,807	48.11%	\$584,238,704	\$280,741,819	48.05%	-1.35%
2011	\$543,385,504	\$292,612,298	53.85%	\$511,353,571	\$279,452,415	54.65%	-8.49%
2012	\$461,691,015	\$219,280,553	47.50%	\$447,268,928	\$181,607,186	40.60%	-15.03%
2013	\$498,062,948	\$198,079,941	39.77%	\$476,085,150	\$250,306,656	52.58%	7.88%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## OTHER LIABILITY - WARRANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$30,767,698	\$36,307,186	118.00%	\$29,905,408	\$38,334,689	128.19%	-23.17%
2005	\$30,702,629	\$33,262,804	108.34%	\$35,300,435	\$29,711,045	84.17%	-0.21%
2006	\$44,057,701	\$38,818,019	88.11%	\$42,012,358	\$42,575,583	101.34%	43.50%
2007	\$53,386,978	\$25,594,412	47.94%	\$34,903,757	\$25,379,583	72.71%	21.18%
2008	\$46,950,487	\$28,591,725	60.90%	\$24,789,379	\$29,423,664	118.69%	-12.06%
2009	\$25,875,272	\$27,960,920	108.06%	\$34,973,333	\$27,641,369	79.04%	-44.89%
2010	\$18,129,203	\$24,657,509	136.01%	\$32,814,285	\$24,107,149	73.47%	-29.94%
2011	\$16,738,477	\$18,834,231	112.52%	\$27,333,708	\$18,890,142	69.11%	-7.67%
2012	\$18,262,997	\$14,302,792	78.32%	\$22,308,260	\$14,203,862	63.67%	9.11%
2013	\$27,070,813	\$17,840,647	65.90%	\$6,708,899	\$18,574,374	276.86%	48.23%

## EXCESS WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$23,564,531	\$7,341,650	31.16%	\$23,070,006	\$2,614,302	11.33%	-10.39%
2005	\$22,036,800	\$7,242,904	32.87%	\$23,215,246	\$10,626,397	45.77%	-6.48%
2006	\$24,771,531	\$4,645,627	18.75%	\$24,370,055	\$2,426,287	9.96%	12.41%
2007	\$26,235,054	\$6,086,873	23.20%	\$24,889,904	\$11,596,087	46.59%	5.91%
2008	\$22,725,317	\$7,746,231	34.09%	\$22,907,547	\$24,214,873	105.71%	-13.38%
2009	\$25,317,096	\$9,935,493	39.24%	\$22,845,001	\$3,037,791	13.30%	11.40%
2010	\$24,229,644	\$9,181,976	37.90%	\$24,194,625	\$30,115,866	124.47%	-4.30%
2011	\$25,406,274	\$5,444,789	21.43%	\$24,527,899	\$15,795,772	64.40%	4.86%
2012	\$26,996,846	\$7,985,170	29.58%	\$26,838,726	\$26,893,883	100.21%	6.26%
2013	\$25,093,254	\$4,587,279	18.28%	\$24,960,818	\$39,916,897	159.92%	-7.05%

## PRODUCTS LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$48,418,835	\$38,723,657	79.98%	\$47,202,540	\$43,669,821	92.52%	13.63%
2005	\$45,726,733	\$23,180,412	50.69%	\$48,846,364	\$4,761,872	9.75%	-5.56%
2006	\$44,403,319	\$20,352,833	45.84%	\$42,164,248	\$16,253,820	38.55%	-2.89%
2007	\$37,364,634	\$24,495,724	65.56%	\$39,698,625	\$1,772,988	4.47%	-15.85%
2008	\$28,737,063	\$21,476,963	74.74%	\$29,395,330	\$34,290,103	116.65%	-23.09%
2009	\$27,083,268	\$16,436,941	60.69%	\$27,153,288	\$17,372,775	63.98%	-5.75%
2010	\$24,941,616	\$27,960,813	112.11%	\$24,857,757	\$33,231,272	133.69%	-7.91%
2011	\$27,566,570	\$34,632,487	125.63%	\$27,188,582	\$49,270,578	181.22%	10.52%
2012	\$29,564,346	\$44,645,093	151.01%	\$28,428,379	\$16,932,718	59.56%	7.25%
2013	\$34,952,330	\$10,267,790	29.38%	\$33,711,194	\$11,053,314	32.79%	18.22%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### PRIVATE PASSENGER AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$700,801,940	\$408,256,743	58.26%	\$700,339,537	\$436,363,936	62.31%	1.52%
2005	\$719,748,706	\$438,738,616	60.96%	\$719,174,030	\$475,112,521	66.06%	2.70%
2006	\$715,234,862	\$424,942,335	59.41%	\$712,797,698	\$419,579,046	58.86%	-0.63%
2007	\$708,860,964	\$437,992,152	61.79%	\$710,973,342	\$443,359,132	62.36%	-0.89%
2008	\$701,144,550	\$477,171,987	68.06%	\$700,313,850	\$492,756,427	70.36%	-1.09%
2009	\$721,381,361	\$451,704,251	62.62%	\$714,805,595	\$466,129,688	65.21%	2.89%
2010	\$772,271,799	\$456,137,040	59.06%	\$761,347,849	\$436,190,486	57.29%	7.05%
2011	\$770,311,841	\$454,875,540	59.05%	\$768,571,810	\$467,789,744	60.86%	-0.25%
2012	\$789,674,783	\$465,749,146	58.98%	\$781,038,431	\$472,619,351	60.51%	2.51%
2013	\$807,809,773	\$468,588,625	58.01%	\$802,808,744	\$477,815,938	59.52%	2.30%

### PRIVATE PASSENGER AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$591,742,243	\$366,797,232	61.99%	\$586,980,073	\$371,881,808	63.36%	3.03%
2005	\$571,950,381	\$365,913,330	63.98%	\$573,165,668	\$365,566,650	63.78%	-3.34%
2006	\$572,450,303	\$364,345,730	63.65%	\$570,418,432	\$361,090,401	63.30%	0.09%
2007	\$571,426,128	\$376,209,278	65.84%	\$570,905,786	\$373,624,472	65.44%	-0.18%
2008	\$579,295,490	\$373,914,316	64.55%	\$574,940,585	\$372,625,474	64.81%	1.38%
2009	\$586,305,649	\$368,569,673	62.86%	\$583,737,349	\$372,977,567	63.89%	1.21%
2010	\$588,726,443	\$383,037,324	65.06%	\$583,357,594	\$373,070,684	63.95%	0.41%
2011	\$591,273,046	\$387,840,066	65.59%	\$589,381,511	\$385,773,451	65.45%	0.43%
2012	\$600,072,956	\$379,069,068	63.17%	\$590,305,878	\$379,192,540	64.24%	1.49%
2013	\$630,362,215	\$401,477,789	63.69%	\$623,880,369	\$404,489,507	64.83%	5.05%

### PRIVATE PASSENGER AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$100,319,759	\$63,654,390	63.45%	\$100,748,913	\$64,668,029	64.19%	0.80%
2005	\$99,033,236	\$61,234,899	61.83%	\$98,995,200	\$57,751,777	58.34%	-1.28%
2006	\$99,153,074	\$61,815,844	62.34%	\$99,499,910	\$59,884,575	60.19%	0.12%
2007	\$93,893,255	\$58,771,507	62.59%	\$95,040,439	\$59,676,000	62.79%	-5.30%
2008	\$92,142,959	\$58,685,956	63.69%	\$92,258,101	\$59,059,709	64.02%	-1.86%
2009	\$89,155,033	\$56,332,098	63.18%	\$89,610,115	\$59,021,917	65.87%	-3.24%
2010	\$89,640,833	\$54,809,368	61.14%	\$89,068,646	\$50,444,369	56.64%	0.54%
2011	\$87,435,498	\$54,137,672	61.92%	\$88,221,044	\$52,876,571	59.94%	-2.46%
2012	\$86,062,242	\$51,798,990	60.19%	\$86,594,497	\$50,283,494	58.07%	-1.57%
2013	\$84,291,022	\$50,706,224	60.16%	\$84,418,860	\$50,465,414	59.78%	-2.06%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### PRIVATE PASSENGER AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$92,384,978	\$52,820,842	57.17%	\$94,194,036	\$53,774,503	57.09%	-0.24%
2005	\$91,622,974	\$47,367,334	51.70%	\$91,750,496	\$40,344,400	43.97%	-0.82%
2006	\$97,599,773	\$52,214,565	53.50%	\$97,148,291	\$52,132,072	53.66%	6.52%
2007	\$100,165,140	\$58,650,035	58.55%	\$99,541,423	\$66,639,892	66.95%	2.63%
2008	\$103,207,455	\$53,531,985	51.87%	\$101,381,721	\$53,878,655	53.14%	3.04%
2009	\$104,452,371	\$57,694,118	55.23%	\$103,928,980	\$60,672,629	58.38%	1.21%
2010	\$110,535,803	\$59,800,238	54.10%	\$108,864,554	\$58,462,527	53.70%	5.82%
2011	\$114,021,907	\$64,217,691	56.32%	\$112,604,712	\$60,580,629	53.80%	3.15%
2012	\$120,255,952	\$74,045,776	61.57%	\$125,353,148	\$77,573,386	61.88%	5.47%
2013	\$114,534,616	\$72,359,373	63.18%	\$113,507,102	\$76,313,279	67.23%	-4.76%

### PRIVATE PASSENGER AUTO - UNDERINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$40,279,510	\$29,807,295	74.00%	\$39,454,412	\$32,366,352	82.03%	0.19%
2005	\$45,065,083	\$28,229,009	62.64%	\$43,954,509	\$32,867,920	74.78%	11.88%
2006	\$52,858,779	\$33,344,003	63.08%	\$51,099,461	\$36,758,436	71.94%	17.29%
2007	\$59,342,800	\$36,177,826	60.96%	\$57,942,199	\$42,849,909	73.95%	12.27%
2008	\$62,272,349	\$38,532,060	61.88%	\$61,538,386	\$48,045,115	78.07%	4.94%
2009	\$66,231,520	\$38,805,509	58.59%	\$64,967,060	\$43,997,057	67.72%	6.36%
2010	\$68,747,169	\$40,016,275	58.21%	\$67,633,680	\$33,466,379	49.48%	3.80%
2011	\$67,094,465	\$45,747,643	68.18%	\$67,273,367	\$43,204,316	64.22%	-2.40%
2012	\$67,341,348	\$44,795,404	66.52%	\$67,205,782	\$54,261,475	80.74%	0.37%
2013	\$70,201,076	\$54,264,180	77.30%	\$68,639,634	\$67,836,138	98.83%	4.25%

### PRIVATE PASSENGER AUTO - ACCIDENTAL DEATH & DISABILITY/DISEMBLEMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$2,758,288	\$831,936	30.16%	\$2,739,235	\$733,861	26.79%	3.32%
2005	\$2,898,397	\$782,292	26.99%	\$2,857,790	\$609,448	21.33%	5.08%
2006	\$2,938,395	\$953,083	32.44%	\$2,949,850	\$1,204,863	40.84%	1.38%
2007	\$2,858,621	\$832,694	29.13%	\$2,835,872	\$775,073	27.33%	-2.71%
2008	\$3,082,723	\$868,052	28.16%	\$3,308,724	\$581,824	17.58%	7.84%
2009	\$2,926,173	\$798,677	27.29%	\$2,940,507	\$751,869	25.57%	-5.08%
2010	\$2,873,402	\$771,784	26.86%	\$2,960,662	\$890,385	30.07%	-1.80%
2011	\$2,772,275	\$874,400	31.54%	\$2,797,792	\$1,213,416	43.37%	-3.52%
2012	\$2,715,098	\$976,828	35.98%	\$2,735,005	\$1,002,260	36.65%	-2.06%
2013	\$2,510,694	\$914,697	36.43%	\$2,569,950	\$926,300	36.04%	-7.53%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### COMMERCIAL AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$266,104,571	\$167,500,159	62.95%	\$257,394,838	\$156,039,811	60.62%	6.68%
2005	\$268,161,058	\$147,975,880	55.18%	\$271,980,407	\$159,836,768	58.77%	0.77%
2006	\$257,416,800	\$134,421,032	52.22%	\$259,851,118	\$156,308,862	60.15%	-4.01%
2007	\$253,574,124	\$189,701,291	74.81%	\$255,111,322	\$173,304,828	67.93%	-1.49%
2008	\$258,154,184	\$125,225,656	48.51%	\$257,360,422	\$97,952,380	38.06%	1.81%
2009	\$237,445,190	\$154,682,730	65.14%	\$248,038,410	\$137,117,232	55.28%	-8.02%
2010	\$243,331,165	\$133,639,406	54.92%	\$246,699,814	\$118,637,748	48.09%	2.48%
2011	\$243,317,432	\$131,212,252	53.93%	\$242,283,418	\$157,399,677	64.97%	-0.01%
2012	\$233,555,349	\$134,486,974	57.58%	\$233,795,288	\$77,298,502	33.06%	-4.01%
2013	\$260,009,834	\$128,629,839	49.47%	\$252,654,610	\$148,672,138	58.84%	11.33%

### COMMERCIAL AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$90,257,005	\$42,132,717	46.68%	\$91,663,772	\$46,623,735	50.86%	-2.24%
2005	\$82,321,432	\$39,335,646	47.78%	\$79,876,541	\$42,737,585	53.50%	-8.79%
2006	\$82,830,527	\$40,838,688	49.30%	\$82,671,242	\$40,730,063	49.27%	0.62%
2007	\$68,679,461	\$43,890,092	63.91%	\$68,661,375	\$47,403,373	69.04%	-17.08%
2008	\$61,865,392	\$39,871,431	64.45%	\$63,274,235	\$35,026,063	55.36%	-9.92%
2009	\$59,009,477	\$33,517,860	56.80%	\$59,232,722	\$31,719,492	53.55%	-4.62%
2010	\$59,848,625	\$34,295,412	57.30%	\$59,503,620	\$37,042,941	62.25%	1.42%
2011	\$65,473,597	\$38,907,216	59.42%	\$62,756,861	\$46,842,663	74.64%	9.40%
2012	\$67,437,962	\$38,046,788	56.42%	\$65,871,928	\$40,561,485	61.58%	3.00%
2013	\$69,508,352	\$37,701,583	54.24%	\$67,379,327	\$41,075,325	60.96%	3.07%

### COMMERCIAL AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,769,372	\$4,641,831	59.75%	\$7,592,187	\$2,048,509	26.98%	3.66%
2005	\$61,808,059	\$11,841,379	19.16%	\$61,009,066	\$15,054,425	24.68%	695.53%
2006	\$88,791,644	\$14,942,188	16.83%	\$88,343,882	\$18,041,768	20.42%	43.66%
2007	\$9,026,398	\$3,684,831	40.82%	\$9,220,495	\$1,521,962	16.51%	-89.83%
2008	\$9,035,215	\$7,439,679	82.34%	\$9,318,286	\$10,472,913	112.39%	0.10%
2009	\$8,332,300	\$4,843,583	58.13%	\$8,457,490	\$7,012,584	82.92%	-7.78%
2010	\$7,955,712	\$9,271,895	116.54%	\$8,064,315	\$9,848,197	122.12%	-4.52%
2011	\$8,935,290	\$11,944,181	133.67%	\$8,845,547	\$16,319,151	184.49%	12.31%
2012	\$14,562,422	\$3,930,460	26.99%	\$14,369,487	\$5,335,071	37.13%	62.98%
2013	\$7,350,023	\$1,501,559	20.43%	\$7,370,777	\$2,269,213	30.79%	-49.53%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## COMMERCIAL AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$17,185,381	\$7,666,069	44.61%	\$17,045,912	\$5,465,527	32.06%	-4.31%
2005	\$17,687,763	\$10,537,218	59.57%	\$17,302,729	\$10,671,396	61.67%	2.92%
2006	\$19,057,212	\$10,188,570	53.46%	\$18,795,548	\$12,963,327	68.97%	7.74%
2007	\$19,717,352	\$8,247,423	41.83%	\$19,785,131	\$7,838,669	39.62%	3.46%
2008	\$15,917,096	\$9,055,000	56.89%	\$16,537,312	\$5,480,603	33.14%	-19.27%
2009	\$15,315,772	\$7,191,076	46.95%	\$15,501,899	\$11,158,029	71.98%	-3.78%
2010	\$16,961,730	\$8,827,503	52.04%	\$17,032,303	\$10,149,312	59.59%	10.75%
2011	\$18,985,703	\$13,430,615	70.74%	\$18,979,158	\$13,989,339	73.71%	11.93%
2012	\$19,016,424	\$9,138,092	48.05%	\$18,787,244	\$8,251,901	43.92%	0.16%
2013	\$19,994,404	\$11,200,435	56.02%	\$19,740,837	\$13,193,694	66.83%	5.14%

## PRIVATE PASSENGER AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$459,520,370	\$324,057,579	70.52%	\$458,810,495	\$320,620,799	69.88%	2.28%
2005	\$457,656,918	\$204,530,039	44.69%	\$460,997,016	\$202,705,789	43.97%	-0.41%
2006	\$451,683,412	\$463,743,030	102.67%	\$452,007,717	\$463,897,951	102.63%	-1.31%
2007	\$451,416,503	\$224,867,856	49.81%	\$448,696,918	\$225,784,139	50.32%	-0.06%
2008	\$475,957,854	\$303,504,331	63.77%	\$473,162,593	\$301,091,698	63.63%	5.44%
2009	\$493,695,416	\$254,052,988	51.46%	\$488,770,299	\$258,879,794	52.97%	3.73%
2010	\$499,271,332	\$259,104,349	51.90%	\$495,447,180	\$255,374,708	51.54%	1.13%
2011	\$496,575,111	\$418,009,502	84.18%	\$497,303,449	\$419,888,774	84.43%	-0.54%
2012	\$508,767,073	\$525,177,476	103.23%	\$500,798,890	\$527,242,547	105.28%	2.46%
2013	\$540,136,506	\$273,583,021	50.65%	\$528,591,281	\$271,741,466	51.41%	6.17%

## PRIVATE PASSENGER AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$820,637,371	\$451,512,091	55.02%	\$824,990,169	\$448,885,997	54.41%	0.95%
2005	\$785,477,015	\$450,298,920	57.33%	\$793,406,772	\$448,529,725	56.53%	-4.28%
2006	\$774,244,203	\$446,106,602	57.62%	\$772,078,132	\$448,667,576	58.11%	-1.43%
2007	\$768,820,222	\$486,991,645	63.34%	\$770,181,860	\$492,954,502	64.00%	-0.70%
2008	\$761,230,898	\$484,971,058	63.71%	\$758,776,246	\$486,449,846	64.11%	-0.99%
2009	\$760,505,125	\$445,596,171	58.59%	\$758,741,635	\$453,617,037	59.79%	-0.10%
2010	\$755,321,292	\$477,250,153	63.19%	\$758,133,967	\$462,205,423	60.97%	-0.68%
2011	\$756,602,300	\$479,689,059	63.40%	\$752,143,000	\$481,789,069	64.06%	0.17%
2012	\$775,031,437	\$466,017,354	60.13%	\$766,473,191	\$460,478,571	60.08%	2.44%
2013	\$800,954,415	\$482,384,800	60.23%	\$793,565,345	\$486,066,392	61.25%	3.34%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

## COMMERCIAL AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$61,203,306	\$32,970,544	53.87%	\$60,296,445	\$31,213,703	51.77%	5.50%
2005	\$63,177,401	\$24,175,823	38.27%	\$64,005,865	\$25,747,008	40.23%	3.23%
2006	\$64,583,189	\$61,101,767	94.61%	\$64,500,523	\$60,705,338	94.12%	2.23%
2007	\$58,387,652	\$25,355,809	43.43%	\$59,263,543	\$25,958,109	43.80%	-9.59%
2008	\$55,520,797	\$36,017,749	64.87%	\$57,985,862	\$34,078,969	58.77%	-4.91%
2009	\$49,460,665	\$27,569,025	55.74%	\$51,448,150	\$26,734,442	51.96%	-10.92%
2010	\$46,364,705	\$27,905,002	60.19%	\$46,940,306	\$26,763,405	57.02%	-6.26%
2011	\$48,878,508	\$48,995,508	100.24%	\$49,362,765	\$50,508,376	102.32%	5.42%
2012	\$54,492,447	\$51,451,857	94.42%	\$54,889,116	\$51,189,453	93.26%	11.49%
2013	\$59,288,592	\$34,698,125	58.52%	\$57,883,865	\$33,921,606	58.60%	8.80%

## COMMERCIAL AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$102,908,301	\$46,435,406	45.12%	\$100,472,114	\$45,818,749	45.60%	2.91%
2005	\$94,966,273	\$47,545,217	50.07%	\$95,533,021	\$48,272,677	50.53%	-7.72%
2006	\$92,474,523	\$54,124,240	58.53%	\$93,458,371	\$54,255,152	58.05%	-2.62%
2007	\$86,538,763	\$46,101,509	53.27%	\$87,149,357	\$46,531,157	53.39%	-6.42%
2008	\$77,057,583	\$48,940,904	63.51%	\$78,921,978	\$49,540,130	62.77%	-10.96%
2009	\$69,154,118	\$38,620,769	55.85%	\$71,801,637	\$37,867,947	52.74%	-10.26%
2010	\$66,936,943	\$41,002,295	61.26%	\$68,126,482	\$41,388,194	60.75%	-3.21%
2011	\$67,973,411	\$49,185,497	72.36%	\$67,092,775	\$49,373,363	73.59%	1.55%
2012	\$73,563,009	\$46,974,050	63.86%	\$72,251,431	\$45,740,179	63.31%	8.22%
2013	\$82,651,862	\$55,703,916	67.40%	\$79,604,377	\$58,452,749	73.43%	12.36%

## TOTAL PRIVATE PASSENGER AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$2,808,444,459	\$1,697,738,108	60.45%	\$2,808,256,870	\$1,729,295,285	61.58%	1.69%
2005	\$2,773,452,710	\$1,597,094,439	57.59%	\$2,784,301,481	\$1,623,488,230	58.31%	-1.25%
2006	\$2,766,162,801	\$1,847,465,192	66.79%	\$2,757,999,491	\$1,843,214,920	66.83%	-0.26%
2007	\$2,756,783,633	\$1,680,492,993	60.96%	\$2,756,117,839	\$1,705,663,119	61.89%	-0.34%
2008	\$2,778,334,278	\$1,791,179,745	64.47%	\$2,765,680,206	\$1,814,488,748	65.61%	0.78%
2009	\$2,824,652,648	\$1,673,553,485	59.25%	\$2,807,501,540	\$1,716,047,558	61.12%	1.67%
2010	\$2,887,388,073	\$1,730,926,531	59.95%	\$2,866,814,132	\$1,670,104,961	58.26%	2.22%
2011	\$2,886,086,443	\$1,905,391,573	66.02%	\$2,878,296,685	\$1,913,115,970	66.47%	-0.05%
2012	\$2,949,920,889	\$2,007,630,042	68.06%	\$2,920,504,822	\$2,022,653,624	69.26%	2.21%
2013	\$3,050,800,317	\$1,804,278,709	59.14%	\$3,017,981,285	\$1,835,654,434	60.82%	3.42%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### TOTAL COMMERCIAL AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$545,427,936	\$301,346,726	55.25%	\$534,465,268	\$287,210,034	53.74%	3.84%
2005	\$588,121,986	\$281,411,163	47.85%	\$589,707,629	\$302,319,859	51.27%	7.83%
2006	\$605,153,895	\$315,616,485	52.15%	\$607,620,684	\$343,004,510	56.45%	2.90%
2007	\$495,923,750	\$316,980,955	63.92%	\$499,191,223	\$302,558,098	60.61%	-18.05%
2008	\$477,550,267	\$266,550,419	55.82%	\$483,398,095	\$232,551,058	48.11%	-3.70%
2009	\$438,717,522	\$266,425,043	60.73%	\$454,480,308	\$251,609,726	55.36%	-8.13%
2010	\$441,398,880	\$254,941,513	57.76%	\$446,366,840	\$243,829,797	54.63%	0.61%
2011	\$453,563,941	\$293,675,269	64.75%	\$449,320,524	\$334,432,569	74.43%	2.76%
2012	\$462,627,613	\$284,028,221	61.39%	\$459,964,494	\$228,376,591	49.65%	2.00%
2013	\$498,803,067	\$269,435,457	54.02%	\$484,633,793	\$297,584,725	61.40%	7.82%

### AIRCRAFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$32,464,976	\$10,804,783	33.28%	\$33,277,303	\$9,466,912	28.45%	-4.74%
2005	\$34,321,704	\$6,891,430	20.08%	\$33,891,884	\$20,795,199	61.36%	5.72%
2006	\$34,302,205	\$9,954,123	29.02%	\$34,750,943	\$9,858,014	28.37%	-0.06%
2007	\$33,388,422	\$19,256,853	57.68%	\$33,883,394	\$5,255,177	15.51%	-2.66%
2008	\$30,184,694	\$16,077,301	53.26%	\$30,316,999	\$19,562,911	64.53%	-9.60%
2009	\$28,035,877	\$11,851,893	42.27%	\$27,854,783	\$5,962,431	21.41%	-7.12%
2010	\$25,756,878	\$13,582,597	52.73%	\$25,599,379	\$12,637,469	49.37%	-8.13%
2011	\$27,325,168	\$15,695,916	57.44%	\$26,941,354	\$14,622,663	54.28%	6.09%
2012	\$24,747,975	\$10,094,938	40.79%	\$28,213,280	\$8,623,370	30.56%	-9.43%
2013	\$20,770,256	\$8,103,035	39.01%	\$22,481,459	\$10,806,495	48.07%	-16.07%

### FIDELITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$22,168,831	\$8,928,202	40.27%	\$22,600,150	\$9,230,395	40.84%	-1.42%
2005	\$23,042,366	\$5,944,543	25.80%	\$22,631,716	\$13,472,018	59.53%	3.94%
2006	\$20,361,971	\$10,450,633	51.32%	\$21,271,061	\$5,404,531	25.41%	-11.63%
2007	\$21,914,254	\$5,210,221	23.78%	\$21,387,403	\$3,731,487	17.45%	7.62%
2008	\$20,682,756	\$13,881,143	67.11%	\$20,432,295	\$12,838,518	62.83%	-5.62%
2009	\$20,019,949	\$8,964,561	44.78%	\$20,542,544	\$6,486,803	31.58%	-3.20%
2010	\$20,875,397	\$13,613,445	65.21%	\$20,639,983	\$14,174,929	68.68%	4.27%
2011	\$21,813,242	\$21,654,301	99.27%	\$20,604,814	\$23,726,307	115.15%	4.49%
2012	\$20,946,687	\$8,399,320	40.10%	\$21,088,635	\$9,276,912	43.99%	-3.97%
2013	\$22,676,335	\$7,647,967	33.73%	\$22,014,984	\$6,622,273	30.08%	8.26%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### SURETY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$57,700,529	\$4,164,385	7.22%	\$58,025,787	\$8,226,200	14.18%	-2.28%
2005	\$67,003,050	\$19,740,699	29.46%	\$65,353,672	\$20,079,091	30.72%	16.12%
2006	\$76,489,177	\$3,911,842	5.11%	\$71,809,168	\$20,744,172	28.89%	14.16%
2007	\$86,709,776	\$13,644,816	15.74%	\$77,899,558	\$14,760,297	18.95%	13.36%
2008	\$83,321,843	\$8,959,400	10.75%	\$83,851,726	\$6,638,566	7.92%	-3.91%
2009	\$77,751,856	\$6,809,571	8.76%	\$79,904,922	\$7,524,160	9.42%	-6.68%
2010	\$79,610,183	\$60,653,909	76.19%	\$79,430,744	\$61,493,555	77.42%	2.39%
2011	\$71,331,983	\$915,821	1.28%	\$75,857,806	\$2,823,594	3.72%	-10.40%
2012	\$73,875,392	\$16,905,456	22.88%	\$75,679,268	\$11,703,432	15.46%	3.57%
2013	\$73,751,876	\$7,447,328	10.10%	\$75,107,023	-\$2,125,136	-2.83%	-0.17%

### GLASS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$8,065	\$1,457	18.07%	\$8,554	\$860	10.05%	-20.76%
2005	\$7,405	\$2,238	30.22%	\$7,715	\$2,191	28.40%	-8.18%
2006	\$6,647	\$273	4.11%	\$6,795	\$231	3.40%	-10.24%
2007	\$6,121	\$2,831	46.25%	\$6,374	-\$247	-3.88%	-7.91%
2008	\$4,813	\$1,261	26.20%	\$5,453	\$1,179	21.62%	-21.37%
2009	\$7,055	\$1,770	25.09%	\$5,961	\$1,804	30.26%	46.58%
2010	\$2,233	\$494	22.12%	\$3,687	\$451	12.23%	-68.35%
2011	\$2,930	\$377	12.87%	\$3,352	\$800	23.87%	31.21%
2012	\$4,135	\$842	20.36%	\$3,639	\$398	10.94%	41.13%
2013	\$2,797	\$801	28.64%	\$3,144	\$792	25.19%	-32.36%

### BURGLARY & THEFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$3,075,875	\$1,243,717	40.43%	\$3,041,453	\$856,560	28.16%	1.97%
2005	\$3,086,430	\$1,213,949	39.33%	\$2,879,888	\$1,259,157	43.72%	0.34%
2006	\$4,486,169	-\$508,812	-11.34%	\$4,096,450	\$92,897	2.27%	45.35%
2007	\$3,182,069	\$321,486	10.10%	\$3,381,487	\$359,240	10.62%	-29.07%
2008	\$3,167,368	\$214,812	6.78%	\$3,299,915	\$541,296	16.40%	-0.46%
2009	\$3,182,065	\$555,484	17.46%	\$3,204,459	\$432,096	13.48%	0.46%
2010	\$3,272,708	\$5,088,605	155.49%	\$3,247,972	\$4,895,100	150.71%	2.85%
2011	\$3,620,651	\$891,750	24.63%	\$3,312,484	\$553,986	16.72%	10.63%
2012	\$3,947,222	\$258,680	6.55%	\$3,742,335	\$651,220	17.40%	9.02%
2013	\$4,321,608	\$237,761	5.50%	\$4,116,053	\$1,005,021	24.42%	9.48%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### BOILER & MACHINERY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$20,154,053	\$4,993,081	24.77%	\$20,792,906	\$4,009,561	19.28%	-8.51%
2005	\$20,374,249	\$2,859,093	14.03%	\$20,930,936	\$1,756,010	8.39%	1.09%
2006	\$20,287,178	\$3,041,006	14.99%	\$20,136,360	\$9,338,707	46.38%	-0.43%
2007	\$19,710,931	\$4,046,366	20.53%	\$19,914,744	\$2,532,523	12.72%	-2.84%
2008	\$18,807,299	\$5,489,504	29.19%	\$18,806,672	\$3,970,647	21.11%	-4.58%
2009	\$18,653,905	\$49,196,986	263.74%	\$18,691,900	\$44,479,948	237.96%	-0.82%
2010	\$18,455,584	\$3,269,980	17.72%	\$18,346,851	\$6,257,666	34.11%	-1.06%
2011	\$18,955,228	\$5,291,031	27.91%	\$18,287,187	\$3,594,129	19.65%	2.71%
2012	\$20,387,427	\$6,464,274	31.71%	\$19,781,475	\$3,233,928	16.35%	7.56%
2013	\$21,943,004	\$3,177,439	14.48%	\$21,276,391	\$3,419,960	16.07%	7.63%

### CREDIT PROPERTY (Excluding V.S.I.)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$9,753,211	\$3,341,966	34.27%	\$8,820,816	\$3,577,427	40.56%	9.47%
2005	\$13,666,007	\$4,870,076	35.64%	\$12,470,067	\$4,988,731	40.01%	40.12%
2006	\$12,680,999	\$6,490,868	51.19%	\$12,571,210	\$7,245,222	57.63%	-7.21%
2007	\$11,569,321	\$5,286,231	45.69%	\$10,987,343	\$5,241,754	47.71%	-8.77%
2008	\$11,554,901	\$6,046,127	52.33%	\$10,238,539	\$6,266,122	61.20%	-0.12%
2009	\$9,562,362	\$6,271,432	65.58%	\$11,016,756	\$6,187,197	56.16%	-17.24%
2010	\$10,899,032	\$3,478,809	31.92%	\$10,417,440	\$3,382,072	32.47%	13.98%
2011	\$31,345,174	\$23,228,069	74.10%	\$27,838,263	\$20,961,083	75.30%	187.60%
2012	\$14,331,734	\$5,482,660	38.26%	\$14,121,284	\$6,080,953	43.06%	-54.28%
2013	\$9,927,745	\$3,900,413	39.29%	\$10,585,906	\$3,358,699	31.73%	-30.73%

### CREDIT CASUALTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$3,488,915	\$312,401	8.95%	\$3,171,019	\$670,387	21.14%	21.63%
2005	\$3,992,702	\$808,067	20.24%	\$3,397,948	\$1,943,557	57.20%	14.44%
2006	\$7,426,757	\$675,136	9.09%	\$7,414,019	\$1,098,555	14.82%	86.01%
2007	\$21,671,823	\$10,429,902	48.13%	\$19,311,754	\$15,664,706	81.11%	191.81%
2008	\$48,655,278	\$38,253,580	78.62%	\$48,002,457	\$47,313,540	98.56%	124.51%
2009	\$21,617,539	\$52,361,636	242.22%	\$22,619,749	\$48,101,328	212.65%	-55.57%
2010	\$15,726,108	\$39,910,226	253.78%	\$15,708,860	\$33,657,157	214.26%	-27.25%
2011	\$2,387,033	\$329,853	13.82%	\$2,510,808	\$1,033,641	41.17%	-84.82%
2012	\$4,280,779	\$5,583,642	130.44%	\$3,755,707	\$6,561,221	174.70%	79.33%
2013	\$8,919,651	\$4,610,756	51.69%	\$8,763,284	\$1,996,376	22.78%	108.37%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$6,961,812	\$960,790	13.80%	\$7,371,808	\$652,505	8.85%	-1.78%
2005	\$6,046,199	\$752,972	12.45%	\$6,457,682	\$447,059	6.92%	-13.15%
2006	\$5,086,904	\$693,206	13.63%	\$5,593,378	\$566,565	10.13%	-15.87%
2007	\$5,147,692	\$1,036,578	20.14%	\$4,965,906	\$1,034,072	20.82%	1.19%
2008	\$4,722,978	\$858,076	18.17%	\$4,627,673	\$1,034,975	22.36%	-8.25%
2009	\$4,154,410	\$2,340,868	56.35%	\$4,781,143	\$2,613,183	54.66%	-12.04%
2010	\$3,244,862	\$838,319	25.84%	\$3,286,254	\$479,844	14.60%	-21.89%
2011	\$3,425,801	\$687,598	20.07%	\$3,313,910	\$534,083	16.12%	5.58%
2012	\$3,062,583	\$629,990	20.57%	\$2,991,656	\$461,822	15.44%	-10.60%
2013	\$2,918,862	\$439,552	15.06%	\$2,746,974	\$437,702	15.93%	-4.69%

### VSI/COLLATERAL PROTECTION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$5,916,230	\$3,972,563	67.15%	\$4,571,439	\$3,845,612	84.12%	31.47%
2005	\$7,303,370	\$3,354,564	45.93%	\$5,701,419	\$3,867,840	67.84%	23.45%
2006	\$6,642,710	\$3,246,885	48.88%	\$6,582,685	\$4,055,138	61.60%	-9.05%
2007	\$5,176,808	\$2,196,358	42.43%	\$5,122,235	\$3,430,994	66.98%	-22.07%
2008	\$8,150,976	\$5,328,889	65.38%	\$8,036,011	\$4,423,602	55.05%	57.45%
2009	\$7,105,643	\$4,084,649	57.48%	\$6,969,047	\$4,097,210	58.79%	-12.82%
2010	\$5,749,016	\$4,013,423	69.81%	\$6,553,354	\$3,084,112	47.06%	-19.09%
2011	\$2,721,750	\$5,545,296	203.74%	\$4,662,542	\$5,651,274	121.21%	-52.66%
2012	\$12,131,402	\$7,398,623	60.99%	\$11,223,963	\$6,514,946	58.04%	345.72%
2013	\$14,735,171	\$4,594,633	31.18%	\$13,740,135	\$4,770,626	34.72%	21.46%

### MORTGAGE GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$86,158,954	\$35,910,999	41.68%	\$86,313,621	\$44,688,931	51.78%	7.22%
2005	\$92,035,748	\$39,726,566	43.16%	\$90,607,938	\$48,887,424	53.95%	6.82%
2006	\$96,531,710	\$44,682,675	46.29%	\$95,921,236	\$52,253,762	54.48%	4.89%
2007	\$110,610,025	\$54,703,147	49.46%	\$104,265,196	\$89,555,336	85.89%	14.58%
2008	\$117,918,323	\$80,367,901	68.16%	\$113,640,286	\$157,245,151	138.37%	6.61%
2009	\$101,933,882	\$89,231,495	87.54%	\$104,335,510	\$126,883,922	121.61%	-13.56%
2010	\$93,583,934	\$146,078,560	156.09%	\$92,184,015	\$99,282,148	107.70%	-8.19%
2011	\$88,384,412	\$139,357,270	157.67%	\$83,668,376	\$109,593,424	130.99%	-5.56%
2012	\$73,176,461	\$86,410,729	118.09%	\$61,946,753	\$63,071,239	101.82%	-17.21%
2013	\$77,337,487	\$64,204,791	83.02%	\$64,733,846	\$38,824,497	59.98%	5.69%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### TITLE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$72,021,206	\$8,752,843	12.15%	\$67,916,623	\$8,415,182	12.39%	-5.68%
2005	\$75,800,767	\$26,400,171	34.83%	\$72,184,023	\$31,935,332	44.24%	5.25%
2006	\$78,345,160	\$12,831,429	16.38%	\$74,836,753	\$19,894,716	26.58%	3.36%
2007	\$76,424,750	\$16,883,128	22.09%	\$63,683,884	\$18,561,261	29.15%	-2.45%
2008	\$61,053,961	\$17,223,101	28.21%	\$65,748,122	\$17,430,671	26.51%	-20.11%
2009	\$53,129,204	\$15,756,772	29.66%	\$53,261,382	\$11,705,405	21.98%	-12.98%
2010	\$47,311,469	\$22,852,676	48.30%	\$46,390,616	\$20,216,655	43.58%	-10.95%
2011	\$42,177,589	\$12,548,098	29.75%	\$42,873,761	\$9,230,801	21.53%	-10.85%
2012	\$47,031,404	\$10,368,858	22.05%	\$47,308,823	\$9,380,775	19.83%	11.51%
2013	\$48,480,794	\$9,560,950	19.72%	\$48,288,477	\$12,157,259	25.18%	3.08%

### PROFESSIONAL LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$65,935,399	\$18,717,253	28.39%	\$65,635,698	\$26,301,057	40.07%	153.06%
2005	\$74,871,487	\$32,024,960	42.77%	\$72,421,788	\$47,689,326	65.85%	13.55%
2006	\$77,928,892	\$34,396,030	44.14%	\$83,611,658	\$60,138,372	71.93%	4.08%
2007	\$69,750,191	\$40,125,834	57.53%	\$71,303,999	\$33,307,074	46.71%	-10.50%
2008	\$72,144,732	\$13,583,996	18.83%	\$71,563,769	\$35,635,114	49.79%	3.43%
2009	\$65,137,122	\$18,179,605	27.91%	\$68,460,440	\$19,915,614	29.09%	-9.71%
2010	\$88,630,769	\$36,738,259	41.45%	\$88,874,924	\$41,071,598	46.21%	36.07%
2011	\$90,360,354	\$42,534,077	47.07%	\$89,338,684	\$39,438,333	44.14%	1.95%
2012	\$88,395,927	\$27,611,281	31.24%	\$86,935,481	\$19,939,511	22.94%	-2.17%
2013	\$90,955,037	\$37,392,008	41.11%	\$90,048,082	\$32,064,122	35.61%	2.90%

### LAWYERS MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$14,539,856	\$3,052,386	20.99%	\$13,343,100	\$6,472,267	48.51%	11.35%
2005	\$14,794,606	\$13,681,015	92.47%	\$14,145,032	\$16,044,522	113.43%	1.75%
2006	\$17,435,456	\$9,162,194	52.55%	\$16,719,059	\$11,720,958	70.11%	17.85%
2007	\$17,727,731	\$4,062,090	22.91%	\$17,152,684	\$4,464,212	26.03%	1.68%
2008	\$16,324,591	\$4,252,076	26.05%	\$16,766,853	\$3,959,872	23.62%	-7.91%
2009	\$15,787,723	\$4,650,079	29.45%	\$15,994,807	\$5,738,199	35.88%	-3.29%
2010	\$14,955,313	\$6,922,657	46.29%	\$15,124,731	\$9,238,427	61.08%	-5.27%
2011	\$14,269,499	\$6,490,741	45.49%	\$14,608,084	\$5,514,132	37.75%	-4.59%
2012	\$15,356,950	\$9,991,663	65.06%	\$15,088,454	\$9,871,352	65.42%	7.62%
2013	\$15,914,346	\$14,435,675	90.71%	\$15,310,108	\$10,223,980	66.78%	3.63%

# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### REAL ESTATE MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$2,195,145	\$47,909	2.18%	-\$537,235	\$1,030,640	-191.84%	46.07%
2005	-\$875,718	\$216,073	-24.67%	-\$905,386	\$530,005	-58.54%	-139.89%
2006	\$2,221,705	\$144,154	6.49%	\$2,361,731	\$789,714	33.44%	-353.70%
2007	\$2,581,948	\$234,592	9.09%	\$1,984,075	\$1,322,615	66.66%	16.21%
2008	\$1,857,153	\$320,119	17.24%	\$1,845,056	\$1,100,820	59.66%	-28.07%
2009	\$1,702,926	\$858,372	50.41%	\$1,953,965	\$126,327	6.47%	-8.30%
2010	\$1,951,021	\$1,504,155	77.10%	\$1,946,261	\$1,305,389	67.07%	14.57%
2011	\$1,540,772	\$247,345	16.05%	\$1,657,601	-\$138,365	-8.35%	-21.03%
2012	\$1,715,464	\$296,181	17.27%	\$1,718,909	\$697,404	40.57%	11.34%
2013	\$1,808,687	\$914,217	50.55%	\$1,766,808	\$546,797	30.95%	5.43%

### UMBRELLA

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$41,308,702	\$30,896,056	74.79%	\$38,099,920	\$18,075,721	47.44%	12.83%
2005	\$41,912,787	\$90,886,887	216.85%	\$35,922,082	\$92,631,215	257.87%	1.46%
2006	\$40,691,329	\$47,038,381	115.60%	\$34,189,722	\$49,347,092	144.33%	-2.91%
2007	\$39,468,071	\$47,737,069	120.95%	\$36,772,583	\$37,508,315	102.00%	-3.01%
2008	\$48,152,934	\$33,955,324	70.52%	\$40,149,037	\$73,154,735	182.21%	22.00%
2009	\$45,363,571	\$12,066,967	26.60%	\$44,947,301	\$123,144,324	273.97%	-5.79%
2010	\$58,973,738	\$51,288,581	86.97%	\$51,391,262	\$42,930,183	83.54%	30.00%
2011	\$46,892,405	\$27,942,582	59.59%	\$36,080,620	\$21,550,555	59.73%	-20.49%
2012	\$49,777,442	\$15,202,860	30.54%	\$43,829,694	\$43,942,783	100.26%	6.15%
2013	\$52,081,471	\$36,389,912	69.87%	\$46,411,287	\$62,156,511	133.93%	4.63%

### OTHER SPECIFIC

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$8,543,388	\$1,952,678	22.86%	\$7,239,246	\$1,167,647	16.13%	62.00%
2005	\$8,020,080	\$3,177,491	39.62%	\$5,352,838	\$3,911,825	73.08%	-6.13%
2006	\$5,981,413	\$2,825,409	47.24%	\$4,842,419	\$2,901,715	59.92%	-25.42%
2007	\$6,212,628	\$2,838,629	45.69%	\$5,716,205	\$2,811,572	49.19%	3.87%
2008	\$2,891,876	\$1,239,952	42.88%	\$8,812,864	\$1,394,104	15.82%	-53.45%
2009	\$3,502,025	\$1,867,299	53.32%	\$3,376,758	\$1,955,133	57.90%	21.10%
2010	\$4,629,176	\$780,687	16.86%	\$5,039,562	\$784,032	15.56%	32.19%
2011	\$6,542,321	\$677,489	10.36%	\$5,525,681	\$379,434	6.87%	41.33%
2012	\$4,211,591	\$702,511	16.68%	\$3,793,470	\$823,038	21.70%	-35.63%
2013	\$5,888,683	\$1,115,261	18.94%	\$6,122,010	\$2,199,075	35.92%	39.82%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 2004 - 2013

### NATIONAL FLOOD INSURANCE PROGRAM

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$10,759,232	\$1,582,241	14.71%	\$10,137,511	\$1,475,055	14.55%	10.44%
2005	\$11,170,812	\$825,333	7.39%	\$10,932,806	\$886,627	8.11%	3.83%
2006	\$12,784,413	\$937,748	7.34%	\$12,110,158	\$1,011,475	8.35%	14.44%
2007	\$13,760,685	\$8,088,948	58.78%	\$12,440,039	\$8,485,036	68.21%	7.64%
2008	\$15,735,338	\$66,700,725	423.89%	\$14,802,046	\$79,245,851	535.37%	14.35%
2009	\$16,230,163	\$18,007,399	110.95%	\$16,293,746	\$8,205,752	50.36%	3.14%
2010	\$17,265,148	\$13,475,622	78.05%	\$17,258,478	\$12,404,554	71.88%	6.38%
2011	\$16,926,277	\$27,704,459	163.68%	\$16,626,144	\$32,690,433	196.62%	-1.96%
2012	\$16,639,148	\$9,411,686	56.56%	\$16,746,008	\$3,916,699	23.39%	-1.70%
2013	\$17,763,199	\$12,518,179	70.47%	\$17,484,173	\$12,333,655	70.54%	6.76%

### FEDERAL CROP INSURANCE CORPORATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$62,844,233	\$40,287,188	64.11%	\$65,014,386	\$29,970,455	46.10%	-28.94%
2005	\$59,657,598	\$29,284,589	49.09%	\$59,203,517	\$37,783,307	63.82%	-5.07%
2006	\$77,046,477	\$23,140,108	30.03%	\$75,888,398	\$15,642,508	20.61%	29.15%
2007	\$132,473,467	\$50,182,042	37.88%	\$130,759,123	\$64,240,915	49.13%	71.94%
2008	\$208,573,587	\$124,404,344	59.65%	\$204,938,192	\$218,037,541	106.39%	57.45%
2009	\$182,472,559	\$178,876,049	98.03%	\$185,361,031	\$113,704,615	61.34%	-12.51%
2010	\$157,608,227	\$126,582,374	80.31%	\$157,043,111	\$119,043,321	75.80%	-13.63%
2011	\$272,261,407	\$222,742,318	81.81%	\$271,832,607	\$305,042,434	112.22%	72.75%
2012	\$225,405,315	\$490,187,449	217.47%	\$217,647,956	\$633,931,725	291.26%	-17.21%
2013	\$251,288,451	\$436,525,349	173.71%	\$253,916,762	\$274,910,338	108.27%	11.48%



**TOTAL  
PROPERTY & CASUALTY  
INSURANCE BY  
LINE OF BUSINESS**



**2013 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	FIRE AND ALLIED LINES - DWELLING	1.47%	\$141,130,887	\$138,059,574	\$69,557,626	\$66,870,611	48.44%
1B	FIRE AND ALLIED LINES - COMMERCIAL	1.57%	\$150,344,199	\$154,531,350	\$85,461,853	\$53,948,245	34.91%
1C	FIRE AND ALLIED LINES - FARM	1.82%	\$173,970,887	\$178,607,258	\$218,441,104	\$180,346,192	100.97%
3	FARMOWNERS MULTI-PERIL	1.76%	\$168,613,898	\$163,880,322	\$89,505,966	\$85,122,467	51.94%
4A	HOME OWNERS MULTI-PERIL	16.67%	\$1,595,929,712	\$1,554,827,955	\$741,296,026	\$669,261,795	43.04%
4B	DWELLING OWNERS MULTI-PERIL(ACV)	0.90%	\$86,543,502	\$83,241,439	\$33,182,938	\$29,350,466	35.26%
5	COMMERCIAL MULTI-PERIL	7.22%	\$691,035,963	\$678,070,370	\$465,997,803	\$327,597,804	48.31%
6	MOBILE HOMES	0.37%	\$35,427,532	\$35,116,076	\$14,758,572	\$13,764,514	39.20%
7	GROWING CROPS	0.12%	\$11,407,553	\$11,416,410	\$3,886,651	\$4,668,177	40.89%
8	OCEAN MARINE	0.33%	\$31,212,639	\$29,702,991	\$13,365,872	\$13,948,248	46.96%
9	INLAND MARINE(INCLUDING AUTO CARGO)	2.81%	\$269,318,307	\$269,204,255	\$108,428,992	\$109,184,866	40.56%
10	FINANCIAL GUARANTY	0.03%	\$2,862,812	\$14,821,786	\$110,206	\$14,829	0.10%
11A	MED MAL - PHYSICIANS AND SURGEONS	0.86%	\$82,134,108	\$87,679,728	\$31,410,723	\$13,143,343	14.99%
11B	MED MAL - DENTISTS	0.04%	\$3,924,335	\$4,064,301	\$1,886,131	\$2,394,279	58.91%
11C	MED MAL - NURSES	0.02%	\$2,069,756	\$1,921,284	\$1,630,000	(\$768,534)	-40.00%
11D	MED MAL - HOSPITALS	0.28%	\$27,260,542	\$27,008,248	\$8,753,308	\$12,224,931	45.26%
11E	MED MAL - MANAGED CARE ORG E & O	0.01%	\$512,050	\$504,417	\$270,000	\$1,449,862	287.43%
11F	MED MAL - OTHER	0.05%	\$4,758,273	\$4,936,193	\$1,404,312	\$281,326	5.70%
12	EARTHQUAKE	0.99%	\$94,608,884	\$93,614,236	\$182,211	(\$717,071)	-0.77%
14	ALL ACCIDENT AND HEALTH	3.11%	\$298,114,696	\$286,625,088	\$231,844,344	\$222,483,019	77.62%
16	DIRECT WORKERS COMPENSATION	8.63%	\$826,679,767	\$798,627,288	\$478,911,181	\$451,241,679	56.50%
17A	OTHER LIABILITY - BI & PD	5.20%	\$498,062,948	\$476,085,150	\$198,079,941	\$250,306,656	52.58%
17B	OTHER LIABILITY - WARRANTY	0.28%	\$27,070,813	\$6,708,899	\$17,840,647	\$18,574,374	276.86%
17C	EXCESS WORKERS COMPENSATION	0.26%	\$25,093,254	\$24,960,818	\$4,587,279	\$39,916,897	159.92%
18	PRODUCTS LIABILITY	0.37%	\$34,952,330	\$33,711,194	\$10,267,790	\$11,053,314	32.79%
19A1	PRIV PASS AUTO LIA. BODILY INJURY	8.44%	\$807,809,773	\$802,808,744	\$468,588,625	\$477,815,938	59.52%
19A2	PRIV PASS AUTO LIA PROPERTY DAMAGE	6.58%	\$630,362,215	\$623,880,369	\$401,477,789	\$404,489,507	64.83%
19A3	PRIV PASS AUTO MEDICAL PAYMENTS	0.88%	\$84,291,022	\$84,418,860	\$50,706,224	\$50,465,414	59.78%
19A4	PRIV PASS UNINSURED MOTORIST	1.20%	\$114,534,616	\$113,507,102	\$72,359,373	\$76,313,279	67.23%
19A5	PRIV PASS UNDERINSURED MOTORIST	0.73%	\$70,201,076	\$68,639,634	\$54,264,180	\$67,836,138	98.83%
19A6	PRIV PASS ACC DEATH & DISAB/DISEM	0.03%	\$2,510,694	\$2,569,950	\$914,697	\$926,300	36.04%
19B1	COMM AUTO LIABILITY BODILY INJURY	2.72%	\$260,009,834	\$252,654,610	\$128,629,839	\$148,672,138	58.84%
19B2	COMM AUTO LIABILITY PROPERTY DAMAGE	0.73%	\$69,508,352	\$67,379,327	\$37,701,583	\$41,075,325	60.96%
19B3	COMM AUTO MEDICAL PAYMENTS	0.08%	\$7,350,023	\$7,370,777	\$1,501,559	\$2,269,213	30.79%
19B4	COMM AUTO UNINSURED MOTORIST	0.21%	\$19,994,404	\$19,740,837	\$11,200,435	\$13,193,694	66.83%
21A1	PRIV PASS AUTO COMPREHENSIVE	5.64%	\$540,136,506	\$528,591,281	\$273,583,021	\$271,741,466	51.41%
21A2	PRIV PASS AUTO COLLISION	8.37%	\$800,954,415	\$793,565,345	\$482,384,800	\$486,066,392	61.25%
21B1	COMM AUTO COMPREHENSIVE	0.62%	\$59,288,592	\$57,883,865	\$34,698,125	\$33,921,606	58.60%
21B2	COMM AUTO COLLISION	0.86%	\$82,651,862	\$79,604,377	\$55,703,916	\$58,452,749	73.43%
22	AIRCRAFT	0.22%	\$20,770,256	\$22,481,459	\$8,103,035	\$10,806,495	48.07%
23	FIDELITY	0.24%	\$22,676,335	\$22,014,984	\$7,647,967	\$6,622,273	30.08%
24	SURETY	0.77%	\$73,751,876	\$75,107,023	\$7,447,328	(\$2,125,136)	-2.83%
25	GLASS	0.00%	\$2,797	\$3,144	\$801	\$792	25.19%
26	BURGLARY & THEFT	0.05%	\$4,321,608	\$4,116,053	\$237,761	\$1,005,021	24.42%
27	BOILER & MACHINERY	0.23%	\$21,943,004	\$21,276,391	\$3,177,439	\$3,419,960	16.07%
28A	CREDIT PROPERTY(EXCLUDING V.S.I)	0.10%	\$9,927,745	\$10,585,906	\$3,900,413	\$3,358,699	31.73%
28B	CREDIT CASUALTY	0.09%	\$8,919,651	\$8,763,284	\$4,610,756	\$1,996,376	22.78%
28C	CREDIT UNEMPLOYMENT	0.03%	\$2,918,862	\$2,746,974	\$439,552	\$437,702	15.93%
28D	VSI/COLLATERAL PROTECTION	0.15%	\$14,735,171	\$13,740,135	\$4,594,633	\$4,770,626	34.72%
29	MORTGAGE GUARANTY	0.81%	\$77,337,487	\$64,733,846	\$64,204,791	\$38,824,497	59.98%
30	TITLE	0.51%	\$48,480,794	\$48,288,477	\$9,560,950	\$12,157,259	25.18%
31	PROFESSIONAL LIABILITY	0.95%	\$90,955,037	\$90,048,082	\$37,392,008	\$32,064,122	35.61%
31A	LAWYERS MALPRACTICE	0.17%	\$15,914,346	\$15,310,108	\$14,435,675	\$10,223,980	66.78%
31B	REAL ESTATE MALPRACTICE	0.02%	\$1,808,687	\$1,766,808	\$914,217	\$546,797	30.95%
32	UMBRELLA	0.54%	\$52,081,471	\$46,411,287	\$36,389,912	\$62,156,511	133.93%
33	OTHER SPECIFIC	0.06%	\$5,888,683	\$6,122,010	\$1,115,261	\$2,199,075	35.92%
34	NATIONAL FLOOD INSURANCE PROGRAM	0.19%	\$17,763,199	\$17,484,173	\$12,518,179	\$12,333,655	70.54%
35	FEDERAL CROP INSURANCE CORPORATION	2.62%	\$251,288,451	\$253,916,762	\$436,525,349	\$274,910,338	108.27%
36	TOTALS ALL BUSINESS IN MISSOURI	100.00%	\$9,574,128,486	\$9,385,458,614	\$5,557,991,667	\$5,184,610,491	55.24%



**TOTAL  
PROPERTY & CASUALTY  
INSURANCE  
BY COMPANY  
BY LINE OF BUSINESS**





**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE COMPANY	20.37%	\$28,746,361	\$27,022,388	\$11,332,277	\$11,489,059	42.52%
2	STANDARD GUARANTY INSURANCE COMPANY	11.93%	\$16,832,463	\$7,939,790	\$2,938,320	\$4,341,683	54.68%
3	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	8.38%	\$11,827,202	\$10,182,446	\$3,860,753	\$3,824,529	37.56%
4	SAFECO INSURANCE COMPANY OF AMERICA	7.29%	\$10,288,142	\$9,553,141	\$3,327,510	\$2,694,636	28.21%
5	UNITED SERVICES AUTOMOBILE ASSOCIATION	3.27%	\$4,610,222	\$4,426,636	\$2,196,460	\$1,933,386	43.68%
6	AUTO OWNERS INSURANCE COMPANY	2.75%	\$3,882,652	\$4,007,590	\$1,625,915	\$1,661,779	41.47%
7	STANDARD FIRE INSURANCE COMPANY	2.68%	\$3,775,326	\$4,040,613	\$1,399,074	\$1,177,506	29.14%
8	AMERICAN MODERN SELECT INSURANCE COMPANY	2.59%	\$3,650,320	\$3,119,393	\$1,206,251	\$1,289,439	41.34%
9	RSUI INDEMNITY COMPANY	2.23%	\$3,149,751	\$3,480,466	\$658,374	\$424,306	12.19%
10	AMERICAN MODERN HOME INSURANCE CO	2.23%	\$3,148,801	\$3,529,384	\$1,137,287	\$1,158,064	32.81%
11	WESTCHESTER FIRE INSURANCE COMPANY	2.22%	\$3,128,960	\$3,139,294	\$5,958,786	\$3,983,670	126.90%
12	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.81%	\$2,555,085	\$2,690,599	\$4,780,079	\$5,619,819	208.87%
13	OLD RELIABLE CASUALTY COMPANY	1.78%	\$2,507,103	\$2,512,150	\$1,352,538	\$1,296,967	51.63%
14	UNITED STATES LIABILITY INSURANCE COMPANY	1.69%	\$2,386,710	\$2,539,887	\$1,063,311	\$1,432,469	56.40%
15	AUTOMOBILE INS CO OF HARTFORD CT	1.57%	\$2,215,094	\$2,471,371	\$999,578	\$798,205	32.30%
16	MISSOURI PROPERTY INSURANCE PLACEMENT FACILIT	1.47%	\$2,077,597	\$2,042,904	\$1,101,279	\$1,053,152	51.55%
17	NATIONWIDE MUTUAL INSURANCE COMPANY	1.44%	\$2,038,247	\$1,925,530	\$500,836	\$430,864	22.38%
18	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.40%	\$1,974,548	\$1,951,517	\$246,229	\$179,850	9.22%
19	AMERICAN SECURITY INSURANCE COMPANY	1.32%	\$1,866,892	\$10,780,405	\$7,908,953	\$6,807,224	63.14%
20	OAK RIVER INSURANCE COMPANY	1.31%	\$1,854,220	\$1,971,443	\$712,729	\$942,027	47.78%
21	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COM	1.27%	\$1,798,695	\$2,016,444	\$1,291,581	\$2,244,540	111.31%
22	LITITZ MUTUAL INSURANCE COMPANY	1.22%	\$1,723,588	\$1,391,952	\$478,655	\$75,699	5.44%
23	CAMERON MUTUAL INSURANCE COMPANY	1.22%	\$1,717,976	\$1,763,191	\$451,501	\$373,901	21.21%
24	AUTO CLUB FAMILY INSURANCE COMPANY	1.13%	\$1,589,698	\$1,452,625	\$577,509	\$532,236	36.64%
25	RURAL COMMUNITY INSURANCE COMPANY	1.12%	\$1,574,768	\$1,574,768	\$720,642	\$1,086,771	69.01%
26	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.96%	\$1,348,913	\$1,333,505	\$626,510	\$495,586	37.16%
27	GRANITE STATE INSURANCE COMPANY	0.94%	\$1,323,442	\$1,312,275	\$574,501	\$824,747	62.85%
28	USAA CASUALTY INSURANCE COMPANY	0.93%	\$1,319,288	\$1,265,349	\$762,406	\$754,914	59.66%
29	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.87%	\$1,231,090	\$1,171,234	\$727,943	\$652,128	55.68%
30	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.74%	\$1,050,582	\$1,143,155	\$659,420	\$545,690	47.74%
31	NATIONAL LLOYDS INSURANCE COMPANY	0.61%	\$859,908	\$825,047	\$427,981	\$381,784	46.27%
32	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.60%	\$842,627	\$913,744	(\$30,021)	\$60,674	6.64%
33	COLUMBIA MUTUAL INSURANCE COMPANY	0.56%	\$787,549	\$840,841	\$541,738	\$348,639	41.46%
34	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.55%	\$770,867	\$766,084	\$0	(\$86,691)	-11.32%
35	PLAZA INSURANCE COMPANY	0.54%	\$760,102	\$663,598	\$806,080	\$1,034,741	155.93%
36	CINCINNATI INSURANCE COMPANY THE	0.42%	\$592,982	\$570,622	\$85,838	(\$98,811)	-17.32%
37	USAA GENERAL INDEMNITY COMPANY	0.37%	\$522,613	\$432,979	\$127,521	\$156,725	36.20%
38	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.36%	\$508,053	\$458,269	\$217,755	\$205,821	44.91%
39	AMERICAN RELIABLE INSURANCE COMPANY	0.36%	\$504,399	\$561,464	\$418,811	\$475,582	84.70%
40	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.30%	\$417,787	\$397,341	\$232,242	\$268,486	67.57%
41	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.28%	\$396,752	\$407,032	\$76,148	\$64,686	15.89%
42	UNITED HOME INSURANCE COMPANY	0.27%	\$377,078	\$180,664	\$10,383	\$16,087	8.90%
43	SHELTER GENERAL INSURANCE COMPANY	0.26%	\$372,144	\$396,104	\$114,483	\$110,492	27.89%
44	ELECTRIC INSURANCE COMPANY	0.24%	\$341,523	\$314,501	\$160,446	\$172,226	54.76%
45	MERITPLAN INSURANCE COMPANY	0.24%	\$336,164	\$1,137,992	\$2,086,090	\$1,308,989	115.03%
46	STILLWATER INSURANCE COMPANY	0.22%	\$316,256	\$294,619	\$106,207	\$120,347	40.85%
47	AMERICAN STATES INSURANCE COMPANY	0.22%	\$315,515	\$309,109	\$37,179	\$33,077	10.70%
48	HAULERS INSURANCE COMPANY INC	0.22%	\$310,248	\$280,762	\$72,245	\$72,301	25.75%
49	ACUITY A MUTUAL INSURANCE COMPANY	0.22%	\$306,195	\$280,005	\$84,290	\$92,187	32.92%
50	GARRISON PROPERTY AND CASUALTY INSURANCE COMF	0.20%	\$278,135	\$265,912	\$434,753	\$429,714	161.60%
51	NATIONAL CASUALTY COMPANY	0.19%	\$267,795	\$301,601	\$161,180	\$54,097	17.94%
52	ARMED FORCES INSURANCE EXCHANGE	0.17%	\$241,431	\$244,703	\$28,795	\$31,400	12.83%
53	KEMPER INDEPENDENCE INSURANCE COMPANY	0.16%	\$227,282	\$215,191	\$127,496	\$146,054	67.87%
54	AMICA MUTUAL INSURANCE COMPANY	0.16%	\$223,219	\$203,128	\$149,225	(\$46,024)	-22.66%
55	DORINCO REINSURANCE COMPANY	0.15%	\$218,151	\$217,593	\$0	\$0	0.00%
56	DEPOSITORS INSURANCE COMPANY	0.14%	\$202,612	\$190,767	\$23,683	\$72,778	38.15%
57	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.14%	\$196,708	\$20,190	\$2,023	\$4,451	22.05%
58	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$190,149	\$213,009	\$128,564	\$129,006	60.56%
59	YOSEMITE INSURANCE COMPANY	0.13%	\$182,500	\$199,148	\$61,517	\$78,884	39.61%
60	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$170,013	\$204,101	\$174,011	\$286,740	140.49%
61	OHIO CASUALTY INSURANCE COMPANY	0.11%	\$158,442	\$167,772	\$40,302	\$36,226	21.59%
62	HARTFORD CASUALTY INSURANCE CO	0.10%	\$147,214	\$124,299	\$34,546	\$24,890	20.02%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

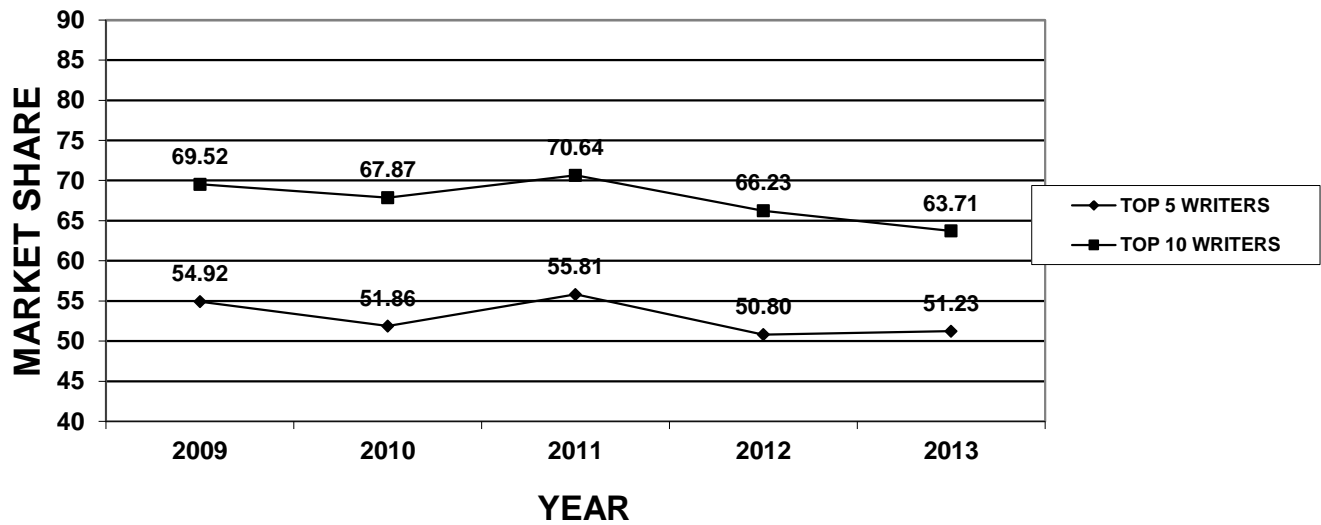
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	HARTFORD FIRE INSURANCE COMPANY	0.10%	\$135,137	\$142,026	\$16,310	\$4,009	2.82%
64	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.07%	\$101,783	\$54,672	(\$8,419)	(\$17,853)	-32.65%
65	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.07%	\$100,968	\$100,777	\$11,405	\$12,663	12.57%
66	EMPLOYERS MUTUAL CASUALTY COMPANY	0.07%	\$97,661	\$99,695	\$37,542	\$3,940	3.95%
67	MUTUALAID EXCHANGE	0.07%	\$92,392	\$92,120	\$3,269	\$4,052	4.40%
68	RIVERPORT INSURANCE COMPANY	0.06%	\$78,774	\$84,638	\$7,372	\$12,314	14.55%
69	HARLEYSVILLE INSURANCE COMPANY	0.05%	\$73,315	\$72,910	\$2,485	\$7,757	10.64%
70	GENERAL INSURANCE COMPANY OF AMERICA	0.05%	\$71,479	\$45,315	\$0	(\$1,703)	-3.76%
71	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$70,445	\$67,058	\$23,673	\$21,201	31.62%
72	ENCOMPASS INDEMNITY COMPANY	0.05%	\$65,339	\$53,838	\$1,425	\$2,828	5.25%
73	HORACE MANN INSURANCE COMPANY	0.05%	\$64,125	\$63,992	\$12,230	\$9,233	14.43%
74	WESCO INSURANCE COMPANY	0.04%	\$62,472	\$34,257	\$0	(\$6)	-0.02%
75	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$51,158	\$52,875	\$13,140	\$6,528	12.35%
76	AMERICAN ECONOMY INSURANCE COMPANY	0.03%	\$47,330	\$60,480	\$24,080	\$22,501	37.20%
77	WEST AMERICAN INSURANCE COMPANY	0.03%	\$46,927	\$47,039	\$15,912	\$12,502	26.58%
78	GRINNELL MUTUAL REINSURANCE COMPANY	0.03%	\$44,958	\$51,764	\$28,880	\$49,539	95.70%
79	AIG PROPERTY CASUALTY COMPANY	0.03%	\$39,521	\$50,736	\$0	(\$934)	-1.84%
80	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.03%	\$38,036	\$38,154	\$0	\$0	0.00%
81	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.03%	\$37,980	\$117,005	\$16,335	\$43,236	36.95%
82	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.02%	\$34,569	\$34,100	\$0	\$7,977	23.39%
83	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPA	0.02%	\$31,740	\$11,192	\$0	\$625	5.58%
84	CIVIC PROPERTY & CASUALTY CO	0.02%	\$28,771	\$99,151	\$56,011	\$53,912	54.37%
85	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$23,971	\$19,757	\$0	(\$16)	-0.08%
86	AMERICAN FAMILY HOME INSURANCE COMPANY	0.01%	\$18,635	\$18,021	\$0	\$1,981	10.99%
87	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$18,119	\$4,978	\$0	\$0	0.00%
88	FEDERAL INSURANCE COMPANY	0.01%	\$18,048	\$13,361	\$0	\$74	0.55%
89	RANCHERS AND FARMERS INSURANCE COMPANY	0.01%	\$17,550	\$17,326	\$0	\$0	0.00%
90	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.01%	\$14,591	\$10,735	\$0	(\$2,517)	-23.45%
91	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$13,631	\$10,473	\$3,108	\$3,108	29.68%
92	AMERISURE INSURANCE COMPANY	0.01%	\$13,556	\$10,068	\$0	\$267	2.65%
93	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$12,905	\$23,607	\$8,920	\$8,870	37.57%
94	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$10,126	\$10,403	\$0	(\$804)	-7.73%
95	LYNDON SOUTHERN INSURANCE COMPANY	0.01%	\$9,597	\$5,760	\$9	\$109	1.89%
96	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$6,246	\$16,125	\$41,851	\$41,799	259.22%
97	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$4,663	\$4,842	\$0	(\$659)	-13.61%
98	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPA	0.00%	\$4,541	\$9,708	\$0	(\$62)	-0.64%
99	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$2,962	\$5,734	\$42,877	(\$7,059)	-123.11%
100	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.00%	\$2,952	\$2,128	\$0	\$894	42.01%
101	AMERISURE PARTNERS INSURANCE COMPANY	0.00%	\$1,413	\$952	\$0	\$35	3.68%
102	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.00%	\$1,079	\$908	\$0	\$0	0.00%
103	NORTHFIELD INSURANCE COMPANY	0.00%	\$1,028	\$1,273	\$0	(\$70)	-5.50%
104	AMCO INSURANCE COMPANY	0.00%	\$563	\$532	\$0	(\$5)	-0.94%
105	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$417	\$23,805	\$0	\$184	0.77%
106	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$18)	N/A
107	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$290,748)	N/A
108	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$6,745	(\$1,020)	N/A
109	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$410	(\$2,537)	N/A
110	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
111	ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$65	\$0	\$10,128	15581.54%
112	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	(\$27,367)	(\$27,377)	N/A
113	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$17	N/A
114	COMPANION PROPERTY AND CASUALTY INSURANCE COI	0.00%	\$0	\$16,462	\$0	\$3,703	22.49%
115	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	(\$1,066)	N/A
116	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$77,080)	N/A
117	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.00%	\$0	\$0	\$0	\$200	N/A
118	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$655,220	\$685,362	N/A
119	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
120	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	(\$8)	N/A
121	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	(\$47)	N/A
122	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$14)	N/A
123	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	(\$399)	N/A
124	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

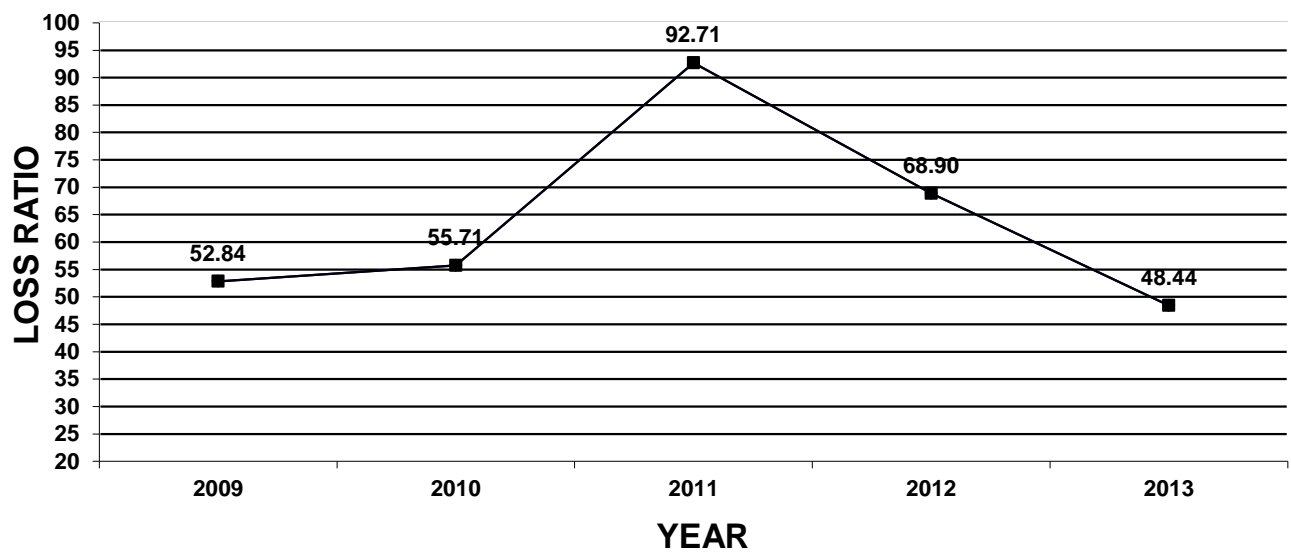
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$1,829	\$18,957	\$9,357	511.59%
126	mitsui sumitomo insurance company of america	0.00%	\$0	\$0	\$0	\$1,245	N/A
127	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$2,160	\$5,477	\$5,477	253.56%
128	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
129	TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$392	\$0	\$180	45.92%
130	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
131	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
132	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$47)	N/A
133	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$4)	N/A
134	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	(\$586)	(\$397)	\$383,886	\$196,519	-49501.01%
135	SOUTHERN INSURANCE COMPANY	0.00%	(\$853)	(\$172)	\$0	(\$2)	1.16%
136	BALBOA INSURANCE COMPANY	-0.01%	(\$15,296)	\$5,309	\$37,165	(\$52,068)	-980.75%
	TOTAL	100.00%	\$141,130,887	\$138,059,574	\$69,557,626	\$66,870,611	48.44%

## MISSOURI DWELLING FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	17.35%	\$26,077,328	\$26,354,924	\$9,022,752	\$4,300,870	16.32%
2	ZURICH AMERICAN INSURANCE COMPANY	6.84%	\$10,279,935	\$19,397,317	\$3,351,943	\$136,787	0.71%
3	AFFILIATED FM INSURANCE COMPANY	5.99%	\$9,009,014	\$8,522,572	\$6,611,188	\$556,774	6.53%
4	TRAVELERS INDEMNITY COMPANY	5.40%	\$8,121,980	\$7,802,863	\$5,772,066	\$2,620,771	33.59%
5	LIBERTY MUTUAL FIRE INSURANCE COMPANY	5.05%	\$7,596,566	\$7,324,375	\$13,767,728	\$7,181,099	98.04%
6	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	4.37%	\$6,574,145	\$6,537,860	-\$1,749,628	-\$2,952,510	-45.16%
7	UNITED FIRE AND CASUALTY COMPANY	3.41%	\$5,120,736	\$4,953,454	\$3,382,930	-\$623,774	-12.59%
8	CONTINENTAL CASUALTY COMPANY	3.08%	\$4,626,121	\$4,459,579	\$1,307,177	-\$347,808	-7.80%
9	XL INSURANCE AMERICA INC	2.63%	\$3,959,436	\$3,518,261	\$1,182,346	\$1,768,202	50.26%
10	WEST BEND MUTUAL INSURANCE COMPANY	2.45%	\$3,680,917	\$3,308,394	\$2,331,213	\$2,395,185	72.40%
11	ACUITY A MUTUAL INSURANCE COMPANY	2.27%	\$3,418,911	\$2,880,279	\$901,528	\$938,472	32.58%
12	AXIS INSURANCE COMPANY	2.25%	\$3,383,769	\$3,051,726	\$9,535,659	\$17,841,042	584.62%
13	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	2.16%	\$3,246,164	\$4,175,234	\$794,134	\$1,552,198	37.18%
14	FEDERATED MUTUAL INSURANCE COMPANY	1.96%	\$2,949,878	\$2,725,358	\$455,919	\$564,430	20.71%
15	WESTPORT INSURANCE CORPORATION	1.85%	\$2,775,691	\$2,602,654	\$1,034,082	-\$1,997,002	-76.73%
16	CINCINNATI INSURANCE COMPANY THE	1.77%	\$2,662,662	\$2,467,077	\$679,075	\$124,008	5.03%
17	UNIVERSAL UNDERWRITERS INS CO	1.70%	\$2,558,781	\$2,400,456	\$1,849,022	\$1,061,760	44.23%
18	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.49%	\$2,240,102	\$1,952,041	\$3,077,775	\$677,175	34.69%
19	FEDERATED SERVICE INSURANCE COMPANY	1.34%	\$2,009,797	\$1,905,695	\$719,685	\$659,620	34.61%
20	ADDISON INSURANCE COMPANY	1.33%	\$1,999,422	\$1,881,789	\$1,200,354	\$1,142,501	60.71%
21	PENN MILLERS INSURANCE COMPANY	1.27%	\$1,905,531	\$1,774,418	\$1,009,028	\$1,074,160	60.54%
22	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	1.17%	\$1,761,792	\$1,807,439	\$1,012,733	\$723,629	40.04%
23	SELECTIVE INSURANCE COMPANY OF AMERICA	1.15%	\$1,721,565	\$1,256,678	\$1,956,503	\$1,528,711	121.65%
24	EMPLOYERS MUTUAL CASUALTY COMPANY	1.13%	\$1,702,359	\$1,599,047	\$785,107	\$348,291	21.78%
25	SENTRY INSURANCE A MUTUAL COMPANY	1.09%	\$1,642,210	\$1,504,819	\$967,653	\$486,432	32.32%
26	SHELTER GENERAL INSURANCE COMPANY	1.05%	\$1,581,674	\$1,368,013	\$1,230,452	\$1,223,547	89.44%
27	EMCASCO INSURANCE COMPANY	0.93%	\$1,404,040	\$1,300,322	\$1,027,389	\$191,530	14.73%
28	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.88%	\$1,317,661	\$1,063,596	\$898,959	\$417,561	39.26%
29	SHELTER MUTUAL INSURANCE COMPANY	0.86%	\$1,288,323	\$1,233,138	\$529,541	\$536,868	43.54%
30	AXA INSURANCE COMPANY	0.66%	\$994,711	\$979,273	\$0	\$14,215	1.45%
31	NATIONWIDE MUTUAL INSURANCE COMPANY	0.65%	\$972,786	\$944,783	\$464,172	\$283,029	29.96%
32	HDI-GERLING AMERICA INSURANCE COMPANY	0.62%	\$930,970	\$874,280	\$4,703	\$66,855	7.65%
33	VERLAN FIRE INSURANCE COMPANY	0.58%	\$873,060	\$840,981	\$623,871	\$513,921	61.11%
34	AMCO INSURANCE COMPANY	0.57%	\$853,847	\$781,097	\$170,597	\$158,317	20.27%
35	LUMBERMENS UNDERWRITING ALLIANCE	0.56%	\$840,699	\$718,899	\$130,153	\$178,633	24.85%
36	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.53%	\$795,247	\$625,861	\$288,638	\$296,737	47.41%
37	FIRST SPECIALTY INSURANCE CORPORATION	0.49%	\$737,245	\$687,232	\$3,225	-\$211,032	-30.71%
38	AMERICAN MODERN HOME INSURANCE CO	0.49%	\$733,050	\$737,727	\$868,506	\$719,958	97.59%
39	COLUMBIA MUTUAL INSURANCE COMPANY	0.48%	\$726,426	\$691,299	\$511,291	\$473,836	68.54%
40	CHARTER OAK FIRE INSURANCE CO THE	0.48%	\$715,012	\$773,479	\$206,670	\$1,022,398	132.18%
41	NAU COUNTRY INSURANCE COMPANY	0.40%	\$608,771	\$582,483	\$156,439	\$161,643	27.75%
42	FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF AMERICA	0.39%	\$580,401	\$547,738	\$369,640	\$333,692	60.92%
43	TOKIO MARINE AMERICA INSURANCE COMPANY	0.36%	\$546,527	\$528,282	\$19,412	-\$27,822	-5.27%
44	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.36%	\$540,257	\$644,143	\$443,731	\$108,832	16.90%
45	ATLANTIC SPECIALTY INSURANCE COMPANY	0.35%	\$523,694	\$469,721	\$34,556	\$60,845	12.95%
46	FIREMANS FUND INSURANCE COMPANY	0.32%	\$484,131	\$498,963	\$390,540	\$27,373	5.49%
47	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.31%	\$468,202	\$584,784	\$100,597	\$159,120	27.21%
48	CINCINNATI INDEMNITY COMPANY INC	0.27%	\$407,676	\$360,242	\$255,360	\$2,927,987	812.78%
49	CONSUMERS INSURANCE USA INC	0.26%	\$396,889	\$436,452	\$96,584	\$106,752	24.46%
50	OWNERS INSURANCE COMPANY	0.26%	\$396,380	\$350,263	\$486,115	\$682,760	194.93%
51	SENTRY SELECT INSURANCE COMPANY	0.24%	\$359,077	\$320,878	\$99,913	\$108,945	33.95%
52	CAMERON MUTUAL INSURANCE COMPANY	0.24%	\$357,532	\$377,007	\$57,902	\$47,570	12.62%
53	AUTO OWNERS INSURANCE COMPANY	0.24%	\$357,051	\$350,927	\$65,186	\$71,601	20.40%
54	UNION INSURANCE COMPANY OF PROVIDENCE	0.23%	\$350,615	\$353,831	\$1,371	-\$5,071	-1.43%
55	GUIDEONE ELITE INSURANCE COMPANY	0.23%	\$342,005	\$251,247	\$36,724	\$29,434	11.72%
56	QBE INSURANCE CORPORATION	0.22%	\$324,018	\$340,611	-\$4,632	\$36,902	10.83%
57	DEPOSITORS INSURANCE COMPANY	0.21%	\$317,739	\$280,600	\$21,570	\$17,828	6.35%
58	CHURCH MUTUAL INSURANCE COMPANY	0.19%	\$287,686	\$285,374	\$0	\$8,273	2.90%
59	TORUS NATIONAL INSURANCE COMPANY	0.19%	\$282,490	\$250,032	\$0	\$34,094	13.64%
60	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.19%	\$280,790	\$263,447	\$29,542	-\$106,221	-40.32%
61	FCCI INSURANCE COMPANY	0.18%	\$276,317	\$238,657	\$884	\$2,059	0.86%
62	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.18%	\$274,434	\$311,405	-\$64,967	\$117	0.04%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.16%	\$242,128	\$245,000	\$0	\$10,719	4.38%
64	ACE AMERICAN INSURANCE COMPANY	0.16%	\$234,127	\$235,785	\$29,268	\$26,336	11.17%
65	REGENT INSURANCE COMPANY	0.14%	\$217,664	\$226,637	\$8,864	\$18,106	7.99%
66	NORTH POINTE INSURANCE COMPANY	0.14%	\$207,047	\$234,157	\$727,388	\$20,586	8.79%
67	CHUBB NATIONAL INSURANCE COMPANY	0.14%	\$204,112	\$135,245	\$0	\$5,212	3.85%
68	SECURITY NATIONAL INSURANCE COMPANY	0.13%	\$201,716	\$198,715	\$75,195	\$86,172	43.36%
69	GRINNELL MUTUAL REINSURANCE COMPANY	0.13%	\$197,780	\$179,913	\$0	\$0	0.00%
70	PEERLESS INSURANCE COMPANY	0.13%	\$188,785	\$192,331	\$238,847	\$32,737	17.02%
71	SECURA INSURANCE A MUTUAL COMPANY	0.12%	\$180,481	\$159,108	\$365,798	\$607,088	381.56%
72	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.11%	\$172,483	\$144,549	-\$3,683	-\$1,876	-1.30%
73	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.11%	\$165,689	\$157,684	\$149,647	\$143,130	90.77%
74	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.10%	\$151,411	\$243,206	\$4,357	-\$26,091	-10.73%
75	NETHERLANDS INSURANCE COMPANY THE	0.10%	\$150,827	\$170,917	\$53,018	\$44,746	26.18%
76	STATE NATIONAL INSURANCE COMPANY INC	0.10%	\$150,623	\$182,673	\$44,986	-\$99,254	-54.33%
77	HAWKEYE-SECURITY INSURANCE COMPANY	0.10%	\$148,378	\$146,662	\$0	-\$769	-0.52%
78	AMERICAN ZURICH INSURANCE COMPANY	0.10%	\$147,918	\$98,183	\$16,003	\$26,227	26.71%
79	DIAMOND STATE INSURANCE COMPANY	0.09%	\$132,635	\$125,023	\$84,877	\$69,302	55.43%
80	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$130,422	\$137,069	\$4,104	\$1,009	0.74%
81	PHOENIX INSURANCE COMPANY THE	0.09%	\$129,589	\$163,611	\$161,827	\$109,512	66.93%
82	CINCINNATI CASUALTY COMPANY THE	0.08%	\$126,997	\$202,203	\$1,961,443	\$1,766,407	873.58%
83	MISSOURI PROPERTY INSURANCE PLACEMENT FACILIT	0.08%	\$125,922	\$110,726	\$5,998	\$46,328	41.84%
84	ARCH INSURANCE COMPANY	0.08%	\$114,800	\$128,334	\$92,504	-\$197,174	-153.64%
85	SENECA INSURANCE COMPANY INC	0.07%	\$110,028	\$107,470	\$5,792	-\$5,191	-4.83%
86	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.07%	\$106,479	\$119,319	\$30,328	\$34,536	28.94%
87	HANOVER INSURANCE COMPANY THE	0.07%	\$105,718	\$113,180	\$448	\$9,572	8.46%
88	SOUTHERN PIONEER PROPERTY AND CASUALTY INSURA	0.07%	\$102,971	\$74,498	\$16,105	\$17,103	22.96%
89	NOVA CASUALTY COMPANY	0.05%	\$80,082	\$66,214	\$0	-\$45,436	-68.62%
90	GENERAL CASUALTY COMPANY OF WISCONSIN	0.05%	\$77,447	\$106,512	\$1,805	\$13,204	12.40%
91	OHIO SECURITY INSURANCE COMPANY	0.05%	\$77,215	\$56,208	\$4,576	\$27,843	49.54%
92	COREPOINTE INSURANCE COMPANY	0.05%	\$76,938	\$101,915	\$0	\$5,268	5.17%
93	GREAT AMERICAN ASSURANCE COMPANY	0.05%	\$73,401	\$73,152	\$40,103	\$88,349	120.77%
94	FEDERAL INSURANCE COMPANY	0.05%	\$67,927	\$67,927	\$34,043	\$42,119	62.01%
95	VANLINER INSURANCE COMPANY	0.03%	\$50,579	\$15,923	\$0	\$0	0.00%
96	AMERICAN CASUALTY COMPANY OF READING PENNSYLA	0.03%	\$46,393	\$25,588	\$0	\$181	0.71%
97	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$45,796	\$39,457	\$0	\$3,013	7.64%
98	ST PAUL MERCURY INSURANCE COMPANY	0.03%	\$43,129	\$49,178	\$0	\$6,183	12.57%
99	MIDWESTERN INDEMNITY COMPANY THE	0.03%	\$42,374	\$46,553	\$39,198	\$19,349	41.56%
100	AMERICAN FAMILY HOME INSURANCE COMPANY	0.03%	\$39,778	\$38,181	\$0	\$4,228	11.07%
101	MITSUMI SUMITOMO INSURANCE USA INC	0.03%	\$38,459	\$14,122	\$0	\$50	0.35%
102	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$36,938	\$32,580	\$10,537	\$14,503	44.52%
103	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.02%	\$36,781	\$32,121	\$0	\$1,993	6.20%
104	SPARTA INSURANCE COMPANY	0.02%	\$34,026	\$27,313	\$68,269	\$89,723	328.50%
105	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$33,736	\$24,514	\$0	-\$3,401	-13.87%
106	BITUMINOUS CASUALTY CORPORATION	0.02%	\$33,426	\$33,667	\$1,851	\$151	0.45%
107	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$32,058	\$21,252	\$0	\$0	0.00%
108	AMERICAN STATES INSURANCE COMPANY	0.02%	\$31,667	\$34,745	\$845	\$752	2.16%
109	NATIONAL SURETY CORPORATION	0.02%	\$30,676	\$26,100	\$0	\$6,850	26.25%
110	GREENWICH INSURANCE COMPANY	0.02%	\$30,581	\$47,822	\$25,606	\$21,982	45.97%
111	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$29,769	\$27,965	\$0	-\$125	-0.45%
112	AXIS REINSURANCE COMPANY	0.02%	\$29,601	\$43,095	\$0	-\$457,062	-1060.59%
113	T H E INSURANCE COMPANY	0.02%	\$29,450	\$30,830	\$0	\$19,222	62.35%
114	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	\$25,623	\$25,093	\$0	-\$1,711	-6.82%
115	CONTINENTAL WESTERN INSURANCE COMPANY	0.02%	\$25,326	\$24,039	\$0	\$3	0.01%
116	AMERISURE INSURANCE COMPANY	0.02%	\$24,461	\$18,656	\$0	\$362	1.94%
117	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.02%	\$24,377	\$34,830	\$0	\$5,845	16.78%
118	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.02%	\$24,218	\$23,975	\$3,774	\$5,589	23.31%
119	MILWAUKEE CASUALTY INSURANCE CO	0.02%	\$23,178	\$32,672	\$52,419	\$68,313	209.09%
120	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$22,940	\$17,008	\$0	\$6,434	37.83%
121	CAPITOL INDEMNITY CORPORATION	0.01%	\$20,295	\$13,604	\$20,679	\$20,702	152.18%
122	NORTHLAND INSURANCE COMPANY	0.01%	\$18,534	\$15,811	\$0	-\$4,413	-27.91%
123	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.01%	\$18,296	\$18,668	\$0	-\$1,429	-7.65%
124	GUIDEONE MUTUAL INSURANCE COMPANY	0.01%	\$16,989	\$19,469	\$0	-\$128	-0.66%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$16,318	\$909	\$0	\$167	18.37%
126	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$15,697	\$16,402	\$0	\$7,481	45.61%
127	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$15,431	\$9,484	\$0	\$0	0.00%
128	MARKEL INSURANCE COMPANY	0.01%	\$14,704	\$9,209	\$12,776	\$12,051	130.86%
129	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$13,233	\$129,389	\$0	\$35,810	27.68%
130	WEST AMERICAN INSURANCE COMPANY	0.01%	\$12,831	\$2,278	\$0	\$0	0.00%
131	DISCOVER PROPERTY AND CASUALTY INSURANCE COM	0.01%	\$11,931	\$14,417	\$13,055	\$37,883	262.77%
132	AMERISURE PARTNERS INSURANCE COMPANY	0.01%	\$11,560	\$7,791	\$0	\$10,204	130.97%
133	FARMERS INSURANCE EXCHANGE	0.01%	\$11,250	\$10,858	\$0	\$147	1.35%
134	NATIONAL TRUST INSURANCE COMPANY	0.01%	\$9,366	\$9,182	\$0	\$139	1.51%
135	TRANSPORTATION INSURANCE COMPANY	0.01%	\$9,182	\$3,131	\$0	\$24	0.77%
136	TOWER NATIONAL INSURANCE COMPANY	0.01%	\$8,764	\$7,844	\$0	\$573	7.30%
137	IMPERIUM INSURANCE COMPANY	0.01%	\$8,463	\$4,430	\$0	\$2,116	47.77%
138	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.01%	\$8,220	\$1,027	\$0	\$189	18.40%
139	ALLSTATE INSURANCE COMPANY	0.01%	\$7,774	\$6,309	\$0	-\$59	-0.94%
140	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$7,330	\$7,077	\$0	-\$169	-2.39%
141	WESTFIELD INSURANCE COMPANY	0.00%	\$6,721	\$12,884	\$0	-\$58	-0.45%
142	DARWIN NATIONAL ASSURANCE COMPANY	0.00%	\$6,352	\$4,116	\$0	\$1,646	39.99%
143	TRUCK INSURANCE EXCHANGE	0.00%	\$6,266	\$6,051	\$0	\$60	0.99%
144	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$6,212	\$5,768	\$0	\$24	0.42%
145	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$6,103	\$30,958	\$22,977	\$147,934	477.85%
146	UNION INSURANCE COMPANY	0.00%	\$4,257	\$1,073	\$0	\$2	0.19%
147	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$4,160	\$15,336	\$0	-\$21,343	-139.17%
148	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$3,898	\$3,702	\$0	\$5	0.14%
149	BERKLEY REGIONAL INSURANCE COMPANY	0.00%	\$3,871	\$127	\$0	\$9	7.09%
150	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$3,471	\$5,866	-\$415,627	-\$470,411	-8019.28%
151	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$3,406	\$781	\$0	\$0	0.00%
152	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$3,384	\$16,970	\$5,112	-\$163,619	-964.17%
153	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$3,196	\$552	\$0	\$182	32.97%
154	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.00%	\$2,560	\$4,166	\$0	\$0	0.00%
155	ECHELON PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$2,288	\$1,153	\$0	\$0	0.00%
156	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$2,122	\$2,121	-\$32,016	-\$32,021	-1509.71%
157	NIPPONKOA INSURANCE COMPANY LIMITED (US BRANC	0.00%	\$2,042	\$2,221	\$0	\$459	20.67%
158	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$1,756	\$4,837	\$0	\$11,368	235.02%
159	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	\$1,703	\$779	\$0	\$2,066	265.21%
160	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$1,498	\$3,656	\$0	\$29,982	820.08%
161	AMERICAN INSURANCE COMPANY THE	0.00%	\$1,275	\$1,251	\$0	\$1,735	138.69%
162	XL SPECIALTY INSURANCE COMPANY	0.00%	\$1,260	\$1,222	\$0	\$0	0.00%
163	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$1,065	\$47,419	\$0	-\$10,552	-22.25%
164	PENN AMERICA INSURANCE COMPANY	0.00%	\$991	\$453	\$0	-\$386	-85.21%
165	CATLIN INDEMNITY COMPANY	0.00%	\$969	\$997	\$0	\$124	12.44%
166	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$962	\$911	\$0	\$0	0.00%
167	STARNET INSURANCE COMPANY	0.00%	\$929	\$155	\$0	\$301	194.19%
168	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURAN	0.00%	\$766	\$96	\$0	\$0	0.00%
169	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$727	\$26,362	\$0	\$193	0.73%
170	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$305	\$435	\$0	-\$9	-2.07%
171	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$272	\$544	\$0	-\$20	-3.68%
172	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$256	\$39	\$0	\$0	0.00%
173	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$243	\$122	\$0	\$48	39.34%
174	CUMIS INSURANCE SOCIETY INC	0.00%	\$230	\$230	\$0	\$0	0.00%
175	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$228	\$11,545	\$299,963	-\$307,366	-2662.33%
176	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	\$137	\$149	\$0	\$0	0.00%
177	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$122	\$122	\$0	-\$359	-294.26%
178	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$90	\$44	\$0	\$0	0.00%
179	ALTERRA AMERICA INSURANCE COMPANY	0.00%	\$54	\$5,224	\$0	-\$134,113	-2567.25%
180	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$212	N/A
181	ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$43	\$0	-\$4,468	-10390.70%
182	AXIS SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$672	N/A
183	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$59,185	N/A
184	BERKLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$154	N/A
185	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$4,099	\$1,592,658	\$551,927	13464.92%

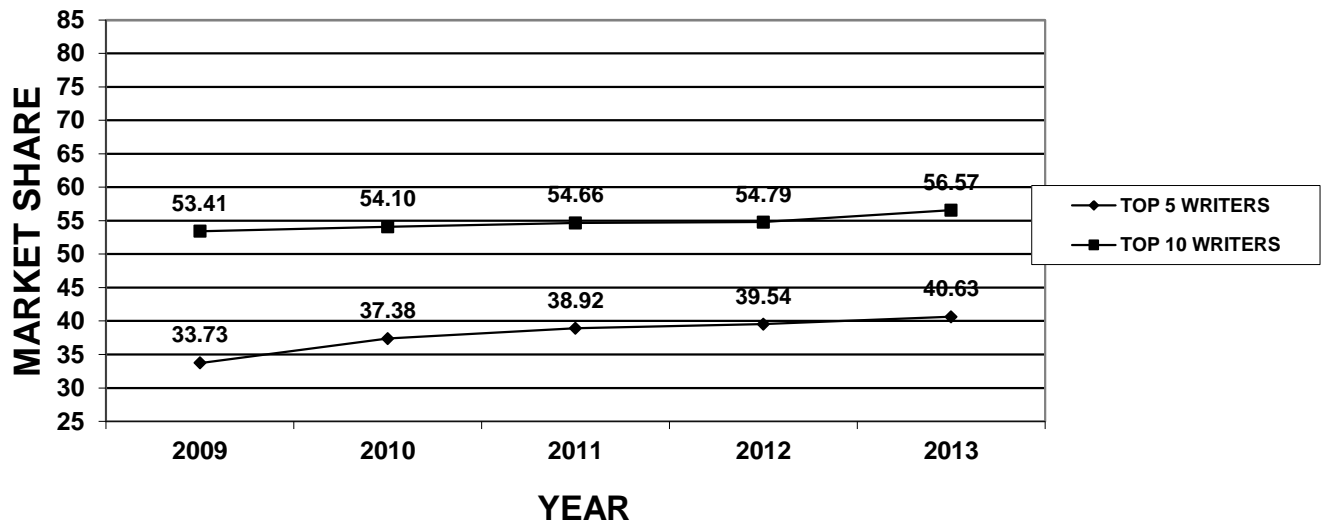
**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$390	N/A
187	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$545	N/A
188	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$521	\$0	-\$469	-90.02%
189	GENERALI U S BRANCH	0.00%	\$0	\$0	-\$1,000,000	-\$1,196,000	N/A
190	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17	N/A
191	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$108	N/A
192	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$5,574	\$0	\$70	1.26%
193	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$40	N/A
194	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$124	\$0	\$16	12.90%
195	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
196	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
197	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.00%	\$0	\$3,186	\$19,384	\$2,093	65.69%
198	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
199	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$46,211	N/A
200	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$145	N/A
201	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$3,220	N/A
202	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$34,373	N/A
203	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$165	\$0	-\$14	-8.48%
204	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$75	N/A
205	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
206	WILSHIRE INSURANCE COMPANY	0.00%	\$0	\$2,692	\$0	-\$1,122	-41.68%
207	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$8,608	\$0	-\$33,388	-387.87%
208	PRAETORIAN INSURANCE COMPANY	0.00%	-\$2,846	-\$2,846	\$0	-\$28,910	1015.81%
209	LITITZ MUTUAL INSURANCE COMPANY	0.00%	-\$5,444	\$85,653	\$48,276	\$402,916	470.41%
210	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	-\$7,151	-\$6,976	\$5,870	\$6,533	-93.65%
TOTAL		100.00%	\$150,344,199	\$154,531,350	\$85,461,853	\$53,948,245	34.91%

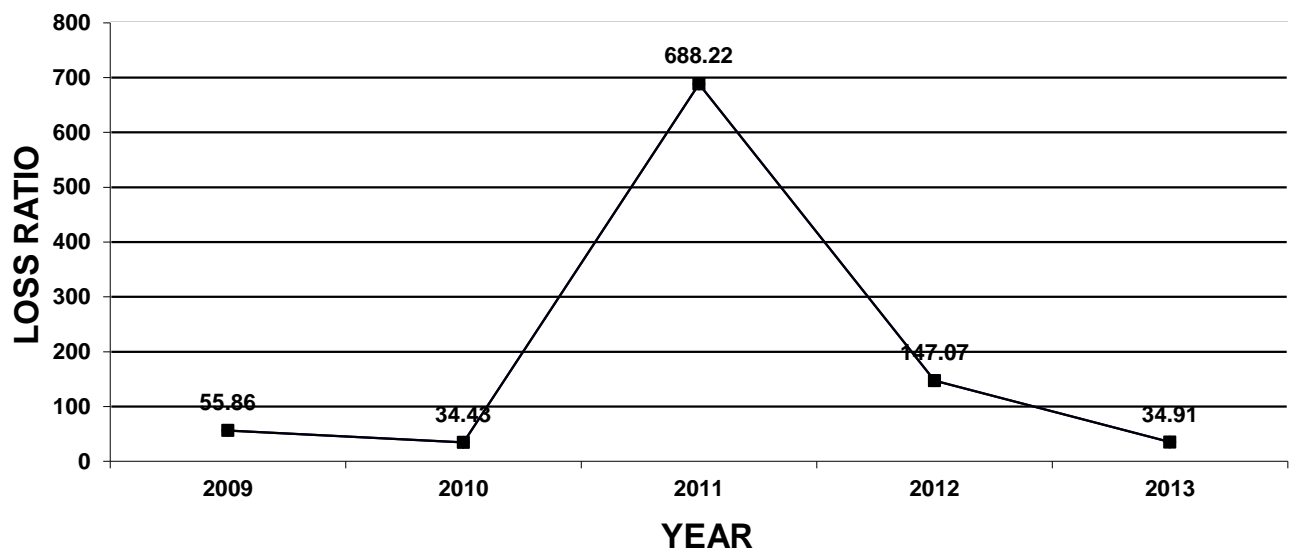


## MISSOURI COMMERCIAL FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

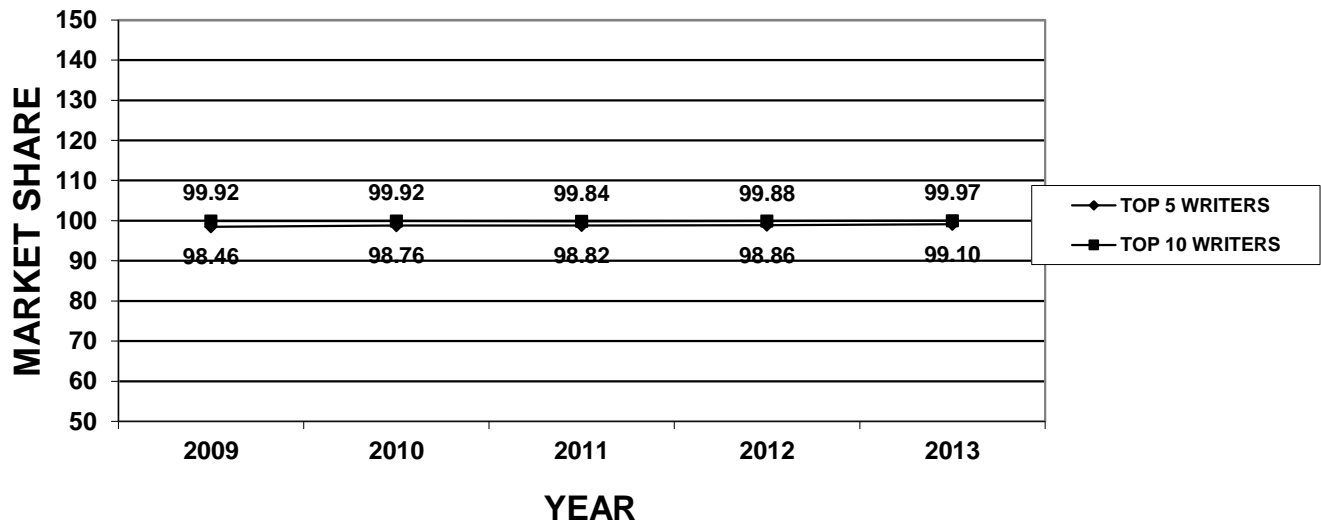


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

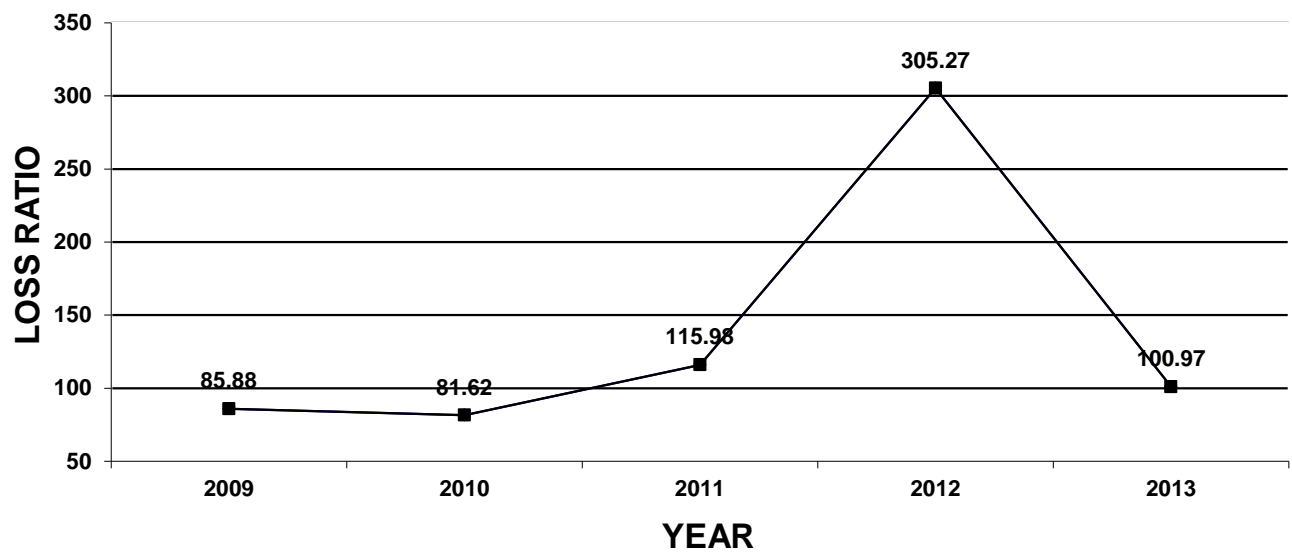
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE COMP.	76.92%	\$133,817,420	\$137,403,969	\$166,193,662	\$135,719,620	98.77%
2	AGRI GENERAL INSURANCE COMPANY	19.50%	\$33,921,066	\$35,130,866	\$49,128,849	\$41,804,345	119.00%
3	SHELTER MUTUAL INSURANCE COMPANY	1.49%	\$2,586,800	\$2,494,171	\$924,837	\$937,632	37.59%
4	AMERICAN NATIONAL PROPERTY & CASUALTY COM	0.70%	\$1,221,143	\$1,204,331	\$522,594	\$497,362	41.30%
5	ADM INSURANCE COMPANY	0.50%	\$863,205	\$790,313	\$182,262	\$144,218	18.25%
6	CAMERON MUTUAL INSURANCE COMPANY	0.29%	\$503,889	\$496,189	\$128,251	\$179,458	36.17%
7	COLUMBIA MUTUAL INSURANCE COMPANY	0.24%	\$421,772	\$418,380	\$117,345	\$104,069	24.87%
8	JOHN DEERE INSURANCE COMPANY	0.20%	\$346,668	\$346,668	\$70,868	\$295,170	85.14%
9	WESTERN AGRICULTURAL INSURANCE COMPANY	0.11%	\$184,982	\$184,218	\$231,092	-\$12,961	-7.04%
10	AMERICAN AGRICULTURAL INSURANCE CO	0.03%	\$50,345	\$50,345	\$27,843	\$27,843	55.30%
11	MUTUALAID EXCHANGE	0.01%	\$19,212	\$19,893	\$8,443	\$8,534	42.90%
12	CUMIS INSURANCE SOCIETY INC	0.01%	\$10,999	\$12,859	\$146,420	\$115,316	896.77%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$8,058	\$35,558	\$62,445	\$61,494	172.94%
14	INDEMNITY INSURANCE COMPANY OF NORTH AMEF	0.00%	\$5,082	\$5,770	\$0	\$5,000	86.66%
15	MISSOURI PROPERTY INSURANCE PLACEMENT FAC	0.00%	\$4,672	\$8,264	\$0	\$0	0.00%
16	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$2,059	\$2,059	\$386,348	\$275,763	13393.05%
17	ENDURANCE REINSURANCE CORPORATION OF AME	0.00%	\$1,979	\$1,979	\$13,403	\$13,403	677.26%
18	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$986	\$1,222	\$0	\$0	0.00%
19	NATIONWIDE AGRIBUSINESS INSURANCE COMPAN	0.00%	\$640	\$347	\$0	\$299	86.17%
20	AMCO INSURANCE COMPANY	0.00%	\$600	\$546	\$0	-\$2	-0.37%
21	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
22	AMERICAN ALTERNATIVE INSURANCE CORPORATIC	0.00%	-\$690	-\$689	\$296,442	\$169,632	-24620.03%
TOTAL		100.00%	\$173,970,887	\$178,607,258	\$218,441,104	\$180,346,192	100.97%

## MISSOURI FARM FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

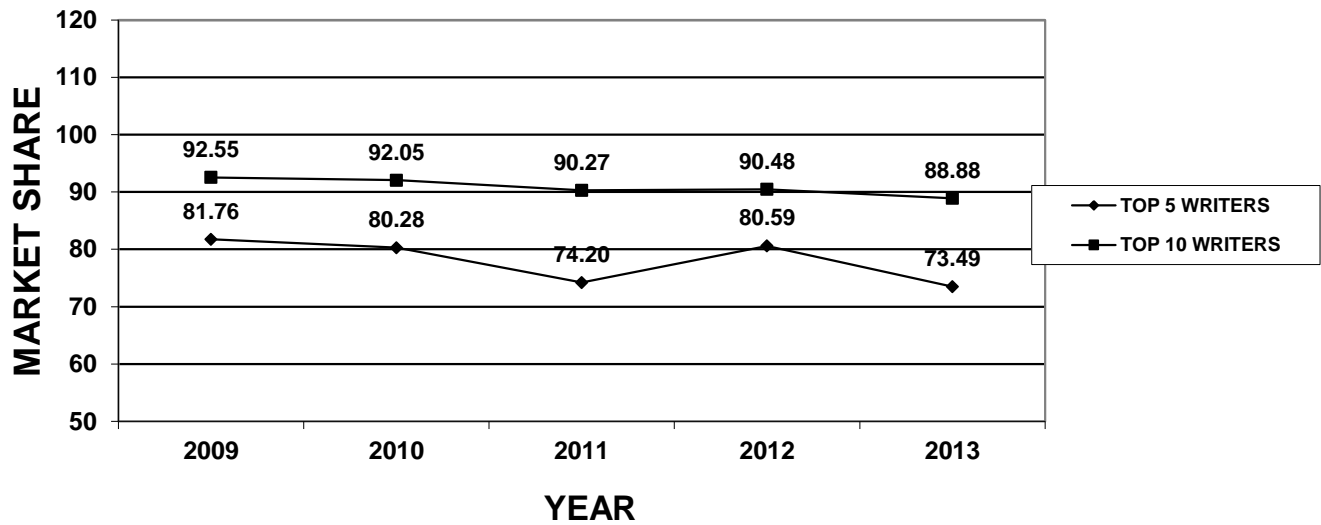


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

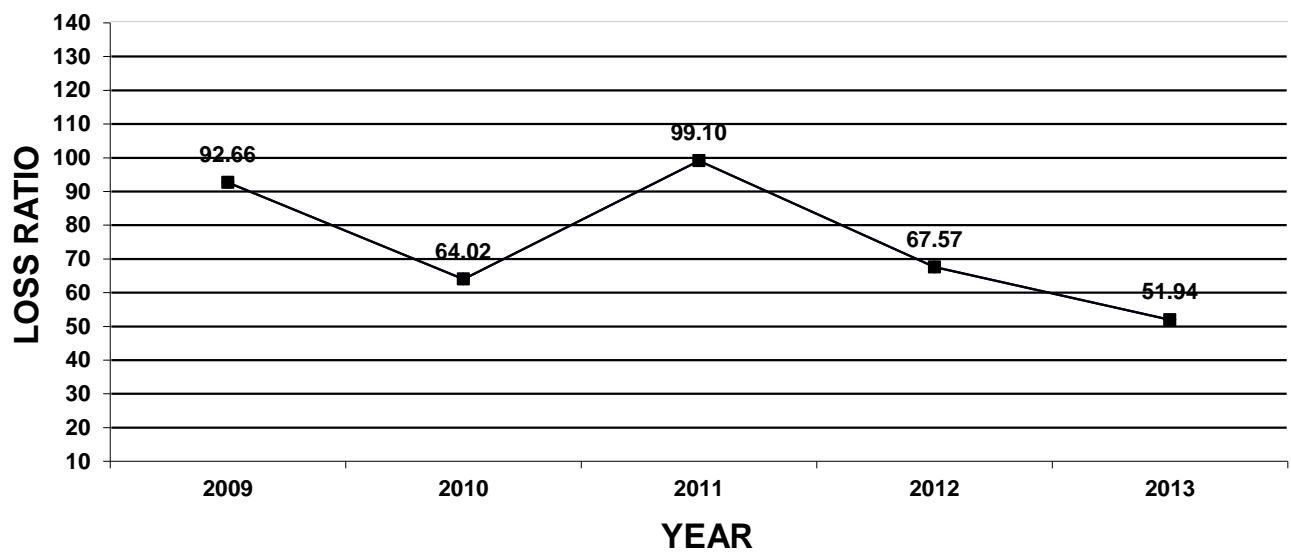
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	27.21%	\$45,885,095	\$44,915,187	\$22,258,366	\$24,205,713	53.89%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	14.74%	\$24,849,901	\$24,328,211	\$11,950,422	\$8,992,058	36.96%
3	STATE FARM FIRE AND CASUALTY COMPANY	13.60%	\$22,935,494	\$22,301,597	\$9,804,058	\$9,684,152	43.42%
4	SHELTER MUTUAL INSURANCE COMPANY	11.09%	\$18,699,987	\$18,621,426	\$10,949,190	\$10,514,107	56.46%
5	PROPERTY & CASUALTY INSURANCE COMPANY OF H	6.85%	\$11,549,886	\$11,731,370	\$6,549,932	\$5,372,802	45.80%
6	NATIONWIDE MUTUAL INSURANCE COMPANY	5.24%	\$8,840,686	\$8,728,557	\$6,200,768	\$6,380,333	73.10%
7	IDS PROPERTY CASUALTY INSURANCE COMPANY	3.12%	\$5,260,284	\$4,197,066	\$4,478,870	\$4,782,300	113.94%
8	CAMERON MUTUAL INSURANCE COMPANY	2.93%	\$4,948,298	\$4,933,636	\$2,792,026	\$2,476,985	50.21%
9	INDEMNITY INSURANCE COMPANY OF NORTH AMERIK	2.50%	\$4,219,193	\$4,001,088	\$2,690,566	\$3,056,195	76.38%
10	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.59%	\$2,681,830	\$1,944,587	\$1,026,943	\$859,718	44.21%
11	COLUMBIA MUTUAL INSURANCE COMPANY	1.45%	\$2,436,999	\$2,363,999	\$1,052,822	\$1,000,848	42.34%
12	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	1.10%	\$1,861,060	\$1,811,574	\$678,132	\$722,377	39.88%
13	NATIONAL SURETY CORPORATION	1.08%	\$1,822,834	\$1,579,609	\$890,662	\$1,110,465	70.30%
14	AMERICAN INSURANCE COMPANY THE	1.08%	\$1,821,447	\$1,633,171	\$772,050	\$920,200	56.34%
15	AMERICAN ECONOMY INSURANCE COMPANY	0.95%	\$1,599,521	\$1,657,632	\$1,395,251	\$1,350,505	81.47%
16	QBE INSURANCE CORPORATION	0.91%	\$1,531,347	\$1,627,413	\$352,584	-\$814,809	-50.07%
17	COLUMBIA NATIONAL INSURANCE COMPANY	0.77%	\$1,305,698	\$1,330,949	\$791,978	\$515,604	38.74%
18	AMERICAN STATES INSURANCE COMPANY	0.57%	\$957,485	\$1,014,887	\$189,390	\$280,153	27.60%
19	FARM BUREAU NEW HORIZONS INSURANCE COMPAN	0.47%	\$786,004	\$717,204	\$264,416	\$380,113	53.00%
20	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.37%	\$631,493	\$656,656	\$138,845	\$159,941	24.36%
21	MUTUALAID EXCHANGE	0.35%	\$592,558	\$553,283	\$1,449,913	\$442,996	80.07%
22	FIREMANS FUND INSURANCE COMPANY	0.34%	\$578,546	\$562,115	\$146,255	\$193,572	34.44%
23	CHARTER OAK FIRE INSURANCE CO THE	0.33%	\$561,278	\$571,999	\$61,111	\$104,953	18.35%
24	TRAVELERS INDEMNITY COMPANY	0.24%	\$405,658	\$492,972	\$130,876	\$150,253	30.48%
25	WESTFIELD INSURANCE COMPANY	0.15%	\$249,515	\$222,085	\$389,622	\$383,687	172.77%
26	MARKEL INSURANCE COMPANY	0.14%	\$239,347	\$239,540	\$295,123	\$272,315	113.68%
27	UNITED HOME INSURANCE COMPANY	0.14%	\$235,203	\$115,126	\$669	\$1,037	0.90%
28	ASSOCIATED INDEMNITY CORPORATION	0.12%	\$201,493	\$184,920	-\$342	\$17,480	9.45%
29	FCCI INSURANCE COMPANY	0.12%	\$200,845	\$189,909	\$38,857	\$41,483	21.84%
30	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.08%	\$137,258	\$145,479	\$18,942	\$75,292	51.75%
31	NATIONAL TRUST INSURANCE COMPANY	0.08%	\$134,481	\$117,964	\$61,319	\$76,496	64.85%
32	AMERICAN RELIABLE INSURANCE COMPANY	0.07%	\$112,722	\$106,016	\$2,065	-\$148,408	-139.99%
33	MODERN SERVICE INSURANCE COMPANY	0.05%	\$82,874	\$72,821	\$0	-\$513	-0.70%
34	ATLANTIC SPECIALTY INSURANCE COMPANY	0.05%	\$76,680	\$24,506	\$0	\$25,168	102.70%
35	GREAT AMERICAN ASSURANCE COMPANY	0.04%	\$63,342	\$56,143	\$1,423,498	\$1,424,365	2537.03%
36	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$51,263	\$54,958	\$148,662	\$121,808	221.64%
37	GREAT AMERICAN INSURANCE COMPANY OF NEW YC	0.03%	\$43,054	\$26,221	\$0	\$576	2.20%
38	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$12,041	\$13,827	\$38,748	\$44,598	322.54%
39	STARNET INSURANCE COMPANY	0.01%	\$9,016	\$12,399	\$6,000	-\$3,489	-28.14%
40	SOUTHERN INSURANCE COMPANY	0.00%	\$7,158	\$6,925	\$5,290	-\$19,923	-287.70%
41	AMERICAN BANKERS INSURANCE COMPANY OF FLOI	0.00%	\$0	\$0	\$0	-\$347	N/A
42	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$41,081	-\$39,118	N/A
43	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,266	N/A
44	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,130	N/A
45	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
46	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
47	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$12,373	-\$6,086	N/A
48	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$482	N/A
49	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
50	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$457	N/A
51	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
52	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$4,976	\$15,295	\$8,633	\$8,633	56.44%
TOTAL		100.00%	\$168,613,898	\$163,880,322	\$89,505,966	\$85,122,467	51.94%

## MISSOURI FARMOWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	24.94%	\$397,979,646	\$393,247,711	\$181,377,899	\$166,373,374	42.31%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	15.34%	\$244,827,953	\$239,331,360	\$97,893,703	\$78,856,644	32.95%
3	SHELTER MUTUAL INSURANCE COMPANY	6.00%	\$95,681,785	\$96,046,141	\$41,067,110	\$36,934,334	38.45%
4	SAFECO INSURANCE COMPANY OF AMERICA	5.13%	\$81,894,207	\$73,036,386	\$37,139,313	\$36,723,280	50.28%
5	FARMERS INSURANCE EXCHANGE	4.98%	\$79,496,555	\$73,666,310	\$31,896,776	\$30,706,848	41.68%
6	AUTO CLUB FAMILY INSURANCE COMPANY	4.92%	\$78,585,907	\$74,195,188	\$43,746,711	\$38,933,035	52.47%
7	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	2.73%	\$43,523,304	\$39,873,231	\$19,296,354	\$21,028,720	52.74%
8	TRAVELERS HOME AND MARINE INSURANCE COMPANY	2.56%	\$40,790,989	\$45,258,361	\$24,211,504	\$21,580,147	47.68%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.49%	\$39,818,441	\$39,496,308	\$22,281,503	\$22,153,653	56.09%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.07%	\$33,069,591	\$31,780,230	\$13,504,572	\$12,475,784	39.26%
11	LIBERTY INSURANCE CORPORATION	1.68%	\$26,768,424	\$23,405,509	\$16,916,894	\$16,028,574	68.48%
12	ALLSTATE PROPERTY & CASUALTY INSURANCE COMP	1.60%	\$25,561,980	\$27,749,045	\$8,774,652	\$7,240,099	26.09%
13	MID CENTURY INSURANCE COMPANY	1.58%	\$25,149,810	\$26,572,873	\$10,427,871	\$6,363,044	23.95%
14	FIRE INSURANCE EXCHANGE	1.24%	\$19,862,589	\$20,921,566	\$7,121,971	\$4,630,474	22.13%
15	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.24%	\$19,846,796	\$20,883,816	\$9,086,129	\$7,337,197	35.13%
16	USAA CASUALTY INSURANCE COMPANY	1.13%	\$18,088,792	\$17,022,644	\$9,372,565	\$9,461,914	55.58%
17	COUNTRY MUTUAL INSURANCE COMPANY	1.09%	\$17,459,497	\$16,564,605	\$8,492,317	\$6,195,256	37.40%
18	ALLSTATE INDEMNITY COMPANY	0.97%	\$15,518,621	\$15,514,246	\$6,655,682	\$6,747,821	43.49%
19	ALLSTATE INSURANCE COMPANY	0.88%	\$14,034,808	\$14,196,674	\$6,033,042	\$5,316,548	37.45%
20	AUTO OWNERS INSURANCE COMPANY	0.84%	\$13,434,701	\$13,572,921	\$6,848,791	\$6,391,685	47.09%
21	STANDARD FIRE INSURANCE COMPANY	0.81%	\$13,004,376	\$13,723,670	\$6,388,133	\$4,774,122	34.79%
22	AMERICAN NATIONAL PROPERTY & CASUALTY COMPAN	0.74%	\$11,762,995	\$11,091,882	\$6,965,459	\$6,333,154	57.10%
23	AMCO INSURANCE COMPANY	0.72%	\$11,546,407	\$11,951,972	\$4,294,115	\$3,181,742	26.62%
24	ELECTRIC INSURANCE COMPANY	0.69%	\$10,990,387	\$10,653,810	\$7,175,801	\$6,110,160	57.35%
25	STATE AUTO PROPERTY & CASUALTY INSURANCE COM	0.64%	\$10,265,561	\$11,063,651	\$5,763,871	\$3,841,895	34.73%
26	HOMESITE INDEMNITY COMPANY	0.63%	\$10,074,265	\$10,169,653	\$4,801,340	\$3,657,135	35.96%
27	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMF	0.60%	\$9,521,360	\$6,382,643	\$900,110	\$2,249,305	35.24%
28	OWNERS INSURANCE COMPANY	0.58%	\$9,310,647	\$8,965,509	\$5,189,088	\$4,081,472	45.52%
29	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.51%	\$8,160,236	\$7,446,207	\$4,458,229	\$5,810,680	78.04%
30	LITITZ MUTUAL INSURANCE COMPANY	0.50%	\$8,021,364	\$8,003,166	\$5,280,104	\$4,762,777	59.51%
31	CAMERON MUTUAL INSURANCE COMPANY	0.49%	\$7,852,830	\$8,075,617	\$2,880,792	\$2,894,420	35.84%
32	USAA GENERAL INDEMNITY COMPANY	0.47%	\$7,505,864	\$6,192,703	\$5,154,127	\$5,041,094	81.40%
33	GREAT NORTHERN INSURANCE COMPANY	0.44%	\$6,997,268	\$6,847,545	\$7,223,809	\$6,888,733	100.60%
34	NATIONAL SURETY CORPORATION	0.42%	\$6,647,700	\$6,101,538	\$4,348,993	\$6,539,485	107.18%
35	METROPOLITAN PROPERTY & CASUALTY INSURANCE (	0.39%	\$6,174,343	\$5,937,202	\$2,415,127	\$2,987,767	50.32%
36	ACUITY A MUTUAL INSURANCE COMPANY	0.37%	\$5,927,062	\$5,459,173	\$3,427,601	\$1,836,185	33.63%
37	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.36%	\$5,719,849	\$5,718,337	\$3,252,984	\$2,227,913	38.96%
38	ALLIED PROPERTY & CASUALTY INSURANCE COMPAN	0.35%	\$5,626,097	\$5,754,604	\$3,309,118	\$3,014,593	52.39%
39	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.35%	\$5,565,844	\$5,731,132	\$3,420,043	\$2,402,156	41.91%
40	LM INSURANCE CORPORATION	0.29%	\$4,625,265	\$2,466,505	\$976,818	\$1,387,886	56.27%
41	TRUMBULL INSURANCE COMPANY	0.29%	\$4,580,387	\$3,622,852	\$1,333,598	\$1,011,016	27.91%
42	AMERICAN BANKERS INSURANCE COMPANY OF FLORII	0.28%	\$4,427,011	\$4,190,239	\$1,737,557	\$2,030,586	48.46%
43	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.25%	\$3,969,273	\$3,008,370	\$633,839	\$1,087,430	36.15%
44	AMICA MUTUAL INSURANCE COMPANY	0.24%	\$3,854,353	\$3,512,168	\$3,133,636	\$2,512,175	71.53%
45	SENTINEL INSURANCE COMPANY LTD	0.23%	\$3,734,989	\$4,132,695	\$3,151,578	\$3,096,884	74.94%
46	FOREMOST INSURANCE COMPANY GRAND RAPIDS MIC	0.23%	\$3,656,677	\$4,033,831	\$2,057,768	\$1,780,740	44.15%
47	BANKERS STANDARD INSURANCE COMPANY	0.23%	\$3,633,504	\$3,531,625	\$1,938,065	\$2,357,245	66.75%
48	AIG PROPERTY CASUALTY COMPANY	0.20%	\$3,268,677	\$3,221,142	\$1,316,774	\$1,166,683	36.22%
49	SENTRY INSURANCE A MUTUAL COMPANY	0.20%	\$3,131,884	\$3,644,173	\$2,341,262	\$1,751,352	48.06%
50	AMERICAN MODERN SELECT INSURANCE COMPANY	0.20%	\$3,113,821	\$2,351,053	\$983,464	\$1,484,782	63.15%
51	COLUMBIA NATIONAL INSURANCE COMPANY	0.18%	\$2,806,866	\$2,990,031	\$1,313,017	\$1,262,519	42.22%
52	ECONOMY PREMIER ASSURANCE COMPANY	0.17%	\$2,746,612	\$2,875,625	\$1,528,554	\$1,181,724	41.09%
53	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.17%	\$2,674,507	\$2,365,631	\$1,723,349	\$1,778,517	75.18%
54	STILLWATER INSURANCE COMPANY	0.17%	\$2,648,260	\$2,529,153	\$2,147,582	\$1,014,052	40.09%
55	CHUBB NATIONAL INSURANCE COMPANY	0.16%	\$2,585,770	\$2,247,882	\$1,641,193	\$1,445,805	64.32%
56	TEACHERS INSURANCE COMPANY	0.16%	\$2,504,939	\$2,356,729	\$1,155,454	\$1,032,739	43.82%
57	ENCOMPASS INDEMNITY COMPANY	0.15%	\$2,318,326	\$1,875,679	\$515,597	\$515,305	27.47%
58	UNITED HOME INSURANCE COMPANY	0.15%	\$2,317,375	\$1,199,698	\$263,630	\$367,625	30.64%
59	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$2,255,595	\$2,358,673	\$1,448,554	\$2,082,295	88.28%
60	MUTUALAID EXCHANGE	0.13%	\$2,152,805	\$1,765,351	\$564,680	\$750,707	42.52%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TWIN CITY FIRE INSURANCE COMPANY	0.13%	\$2,109,720	\$1,494,712	\$786,130	\$830,836	55.59%
62	METROPOLITAN GROUP PROPERTY & CASUALTY INSURANCE COMPANY	0.13%	\$2,041,950	\$1,974,696	\$500,702	\$489,760	24.80%
63	VIGILANT INSURANCE COMPANY	0.13%	\$1,998,494	\$2,041,517	\$1,662,578	\$1,756,317	86.03%
64	UNITED FIRE AND CASUALTY COMPANY	0.12%	\$1,882,257	\$1,790,993	\$754,687	\$568,658	31.75%
65	PACIFIC INDEMNITY COMPANY	0.12%	\$1,856,324	\$1,869,635	\$308,162	\$394,302	21.09%
66	UNITRIN PREFERRED INSURANCE COMPANY	0.11%	\$1,730,749	\$1,805,517	\$1,511,903	\$1,256,543	69.59%
67	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.11%	\$1,701,151	\$1,591,267	\$551,974	\$497,767	31.28%
68	FIREMANS FUND INSURANCE COMPANY	0.09%	\$1,513,680	\$1,611,183	\$336,702	\$289,375	17.96%
69	COLUMBIA MUTUAL INSURANCE COMPANY	0.09%	\$1,459,299	\$1,620,422	\$733,127	\$545,350	33.65%
70	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.09%	\$1,443,684	\$987,772	\$566,313	\$941,036	95.27%
71	FEDERAL INSURANCE COMPANY	0.08%	\$1,340,323	\$1,380,359	\$739,979	\$667,761	48.38%
72	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$1,324,141	\$1,320,921	\$607,908	\$561,566	42.51%
73	UNION INSURANCE COMPANY OF PROVIDENCE	0.08%	\$1,323,120	\$1,328,263	\$1,540,635	\$1,493,105	112.41%
74	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.08%	\$1,320,317	\$1,328,433	\$794,288	\$700,671	52.74%
75	AUTOMOBILE INS CO OF HARTFORD CT	0.08%	\$1,313,265	\$1,366,640	\$580,827	\$534,919	39.14%
76	SECURA SUPREME INSURANCE COMPANY	0.08%	\$1,289,395	\$1,273,638	\$324,899	\$267,104	20.97%
77	AMERICAN MODERN HOME INSURANCE CO	0.06%	\$885,092	\$865,668	\$355,933	\$359,051	41.48%
78	EMCASCO INSURANCE COMPANY	0.05%	\$742,070	\$741,860	\$595,302	\$637,362	85.91%
79	AMERICAN INSURANCE COMPANY THE	0.05%	\$727,075	\$755,206	\$432,971	\$114,937	15.22%
80	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.04%	\$614,183	\$656,588	\$174,612	\$130,368	19.86%
81	HARTFORD CASUALTY INSURANCE CO	0.04%	\$577,550	\$590,089	\$152,652	\$1,460,150	247.45%
82	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$554,575	\$365,273	\$78,961	\$92,333	25.28%
83	AMERICAN FAMILY HOME INSURANCE COMPANY	0.03%	\$542,458	\$539,562	\$209,195	\$222,637	41.26%
84	QBE INSURANCE CORPORATION	0.03%	\$487,262	\$370,359	\$130,029	\$153,381	41.41%
85	WEST AMERICAN INSURANCE COMPANY	0.03%	\$440,664	\$465,579	\$138,031	\$108,329	23.27%
86	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$434,067	\$434,347	\$276,800	\$227,952	52.48%
87	HORACE MANN INSURANCE COMPANY	0.03%	\$404,294	\$382,240	\$153,334	\$144,560	37.82%
88	MADISON MUTUAL INSURANCE COMPANY	0.02%	\$376,726	\$110,812	\$38,716	\$53,967	48.70%
89	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$368,689	\$370,350	\$105,668	\$164,540	44.43%
90	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$337,391	\$360,474	\$79,683	(\$57,024)	-15.82%
91	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$328,325	\$424,932	\$147,307	\$115,571	27.20%
92	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.02%	\$319,388	\$851,421	\$644,622	\$540,941	63.53%
93	ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$307,686	\$247,967	\$58,172	\$112,528	45.38%
94	STANDARD GUARANTY INSURANCE COMPANY	0.02%	\$295,781	\$386,885	\$90,880	\$72,747	18.80%
95	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$260,012	\$292,247	\$39,615	\$55,650	19.04%
96	PRAETORIAN INSURANCE COMPANY	0.02%	\$246,490	\$213,005	\$46,663	\$67,975	31.91%
97	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$242,412	\$263,006	\$90,215	\$37,630	14.31%
98	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$235,969	\$250,822	\$200,704	\$100,661	40.13%
99	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$230,671	\$233,781	\$106,256	\$105,801	45.26%
100	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	\$226,916	\$226,413	\$81,411	\$73,541	32.48%
101	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$191,892	\$253,555	\$487,960	\$105,154	41.47%
102	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$130,514	\$103,795	\$32,774	\$48,151	46.39%
103	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$127,272	\$153,302	\$88,210	(\$10,903)	-7.11%
104	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$109,752	\$105,779	\$6,904	\$900	0.85%
105	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$67,243	\$74,278	\$12,164	(\$16,067)	-21.63%
106	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$63,147	\$86,554	\$26,242	\$113,535	131.17%
107	CIVIC PROPERTY & CASUALTY CO	0.00%	\$61,616	\$224,953	\$121,057	\$62,307	27.70%
108	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$50,811	\$49,245	\$3,383	\$3,383	6.87%
109	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$50,320	\$22,393	\$0	\$1,225	5.47%
110	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$50,063	\$51,546	\$27,919	\$28,933	56.13%
111	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$39,577	\$40,415	\$2,747	(\$1,427)	-3.53%
112	MERASTAR INSURANCE COMPANY	0.00%	\$33,802	\$33,461	\$45,636	\$48,549	145.09%
113	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$33,447	\$39,696	\$0	\$2,002	5.04%
114	AFFILIATED FM INSURANCE COMPANY	0.00%	\$30,094	\$29,095	\$29,278	\$9,778	33.61%
115	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.00%	\$13,375	\$12,554	\$835	\$25,240	201.05%
116	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$13,205	\$14,225	\$4,601	\$4,601	32.34%
117	CINCINNATI INSURANCE COMPANY THE	0.00%	\$9,716	\$10,102	\$152,300	(\$17,332)	-171.57%
118	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$7,890	\$8,786	\$249,961	\$212,192	2415.11%
119	NATIONAL CASUALTY COMPANY	0.00%	\$7,317	\$9,665	\$11,194	\$11,410	118.05%
120	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$6,182	\$6,793	\$0	\$0	0.00%

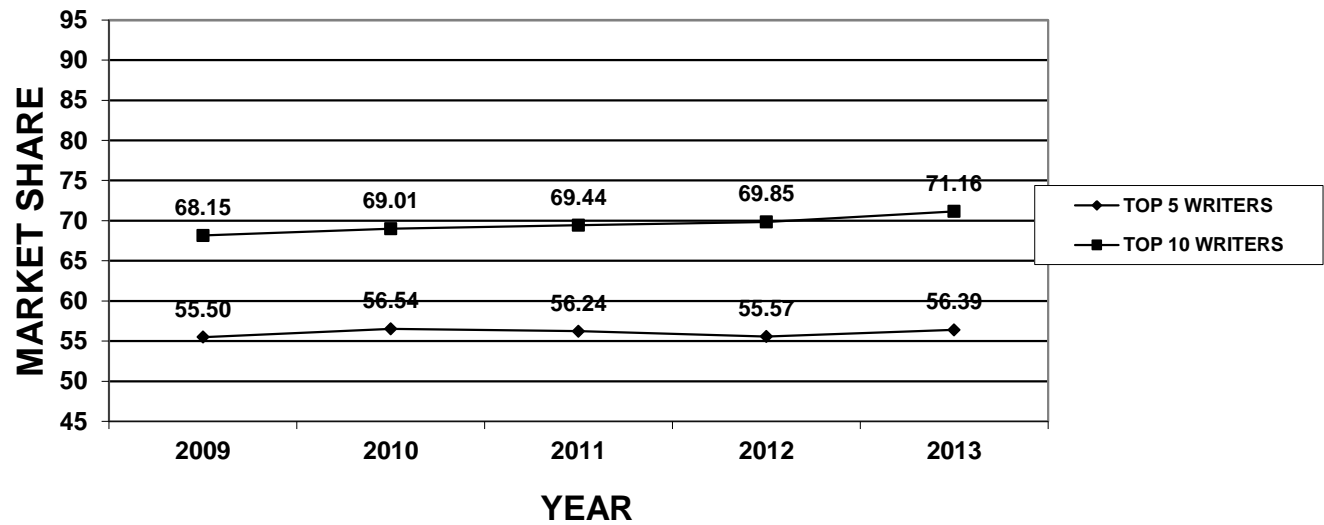
**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMI	0.00%	\$4,581	\$8,657	\$0	(\$1,777)	-20.53%
122	HANOVER INSURANCE COMPANY THE	0.00%	\$4,084	\$3,985	\$0	\$0	0.00%
123	WESTFIELD INSURANCE COMPANY	0.00%	\$1,964	\$1,991	\$0	(\$16)	-0.80%
124	EXACT PROPERTY & CASUALTY	0.00%	\$1,888	\$5,038	\$12,075	\$11,147	221.26%
125	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$1,160	\$95,376	\$900,181	(\$357,502)	-374.83%
126	21ST CENTURY NORTH AMERICA INSURANCE COMPAN	0.00%	\$0	\$0	\$20,000	(\$26,706)	N/A
127	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$532)	N/A
128	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	(\$1,154)	(\$5,654)	N/A
129	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.00%	\$0	\$0	\$10,000	\$4,695	N/A
130	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$3,533	(\$2,424)	(\$30,189)	-854.49%
131	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$181	N/A
132	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	(\$80)	(\$80)	N/A
133	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$3	N/A
134	ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$351	N/A
135	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$21,500	(\$87,368)	N/A
136	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$22)	N/A
137	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$61,000	N/A
138	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
139	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,313	\$863	N/A
140	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	\$0	N/A
141	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$1,597	N/A
142	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	(\$55)	N/A
143	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	(\$3)	N/A
144	MIC GENERAL INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$6,591	N/A
145	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	(\$270)	(\$4,746)	N/A
146	NATIONAL GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29,136	N/A
147	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	(\$2,841)	(\$2,841)	N/A
148	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$7,396)	N/A
149	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$18)	N/A
150	OBI NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
151	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,001	N/A
152	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$35	N/A
153	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$181)	N/A
154	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
155	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
156	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$14,166)	N/A
157	TRAVELERS PROPERTY CASUALTY COMPANY OF AMEI	0.00%	\$0	\$0	\$1,780	\$1,780	N/A
158	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
159	DEPOSITORS INSURANCE COMPANY	0.00%	(\$5)	\$378	\$24,730	(\$39,601)	-10476.46%
160	BALBOA INSURANCE COMPANY	0.00%	(\$521)	\$16,607	\$18,066	(\$21,294)	-128.22%
161	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	(\$914)	\$25,176	\$10,571	(\$10,424)	-41.40%
162	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	(\$1,491)	\$112,321	\$81,215	\$7,204	6.41%
163	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	(\$3,423)	\$34,920	\$84,775	\$79,775	228.45%
164	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	(\$25,965)	\$185,036	\$709,483	\$178,060	96.23%
165	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	(\$25,999)	(\$25,999)	\$0	\$0	0.00%
166	FARM BUREAU NEW HORIZONS INSURANCE COMPANY	0.00%	(\$32,244)	(\$38,354)	\$672,223	\$753,347	-1964.19%
TOTAL		100.00%	\$1,595,929,712	\$1,554,827,955	\$741,296,026	\$669,261,795	43.04%

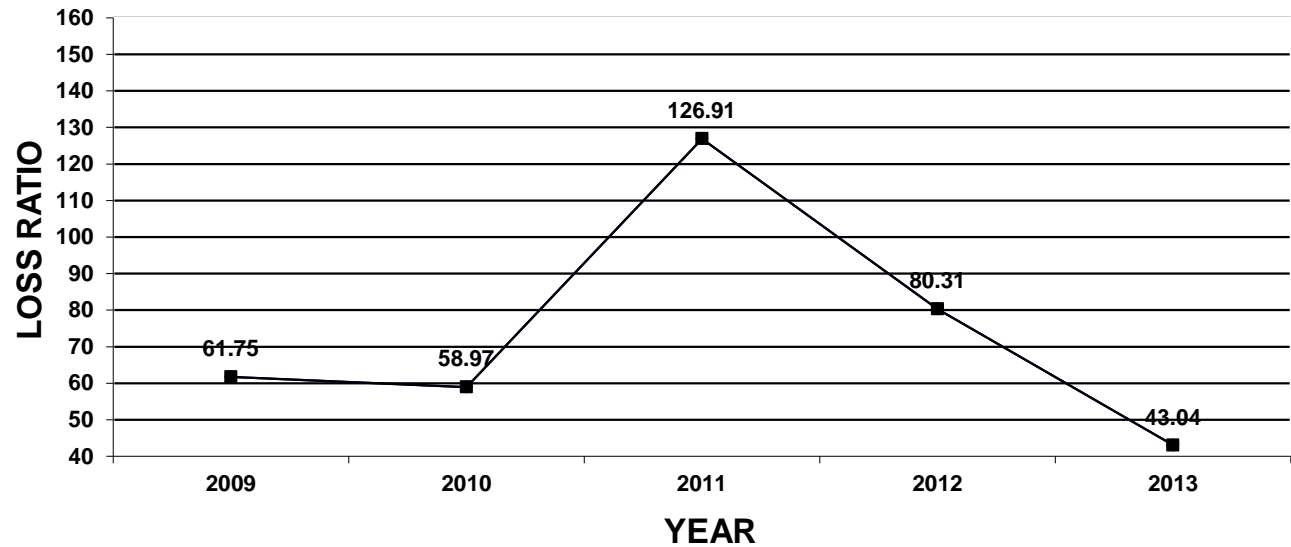


**MISSOURI HOME OWNERS MULTI-PERIL INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

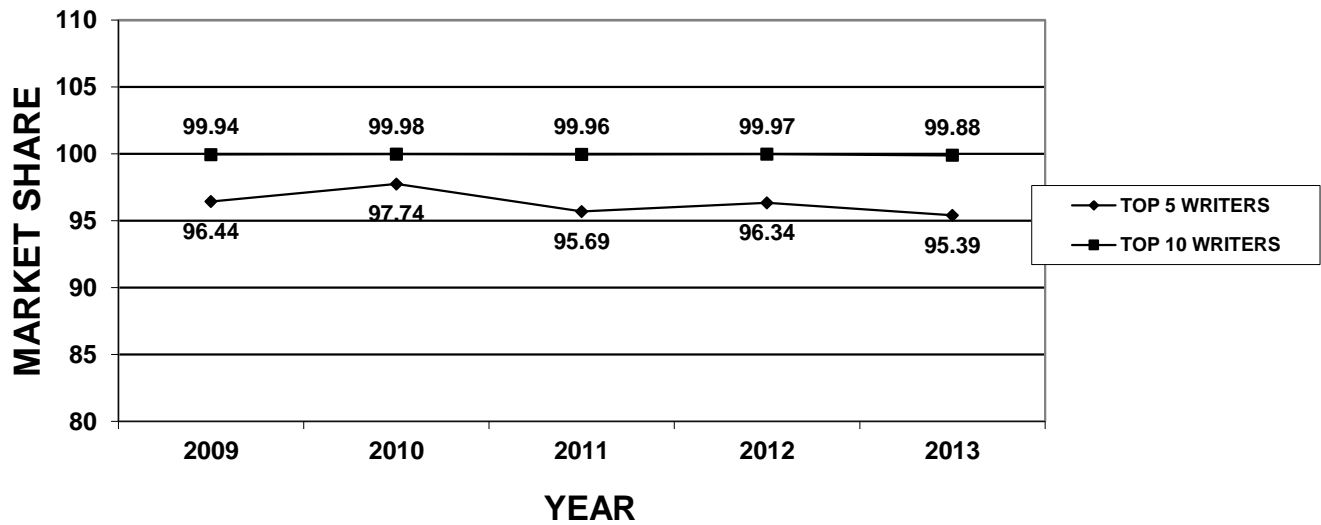


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

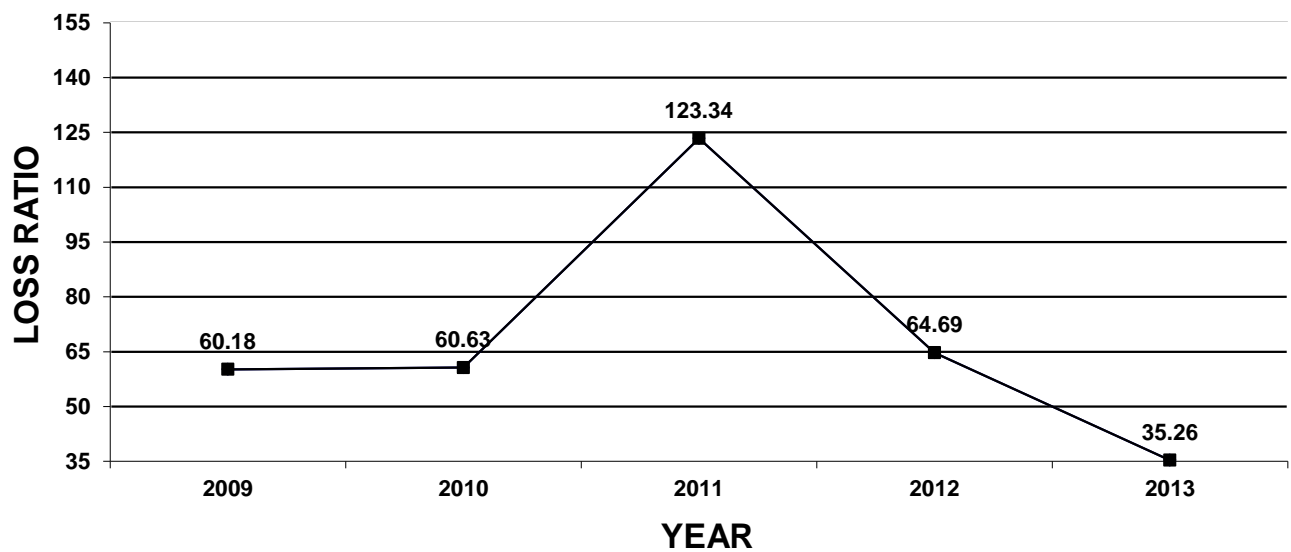
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	50.91%	\$44,059,472	\$41,546,831	\$14,953,125	\$12,259,156	29.51%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	18.59%	\$16,084,313	\$16,229,267	\$6,554,444	\$5,983,464	36.87%
3	FARM BUREAU TOWN & COUNTRY INS CO OF MO	13.11%	\$11,346,155	\$11,232,459	\$5,673,560	\$5,618,096	50.02%
4	CINCINNATI INSURANCE COMPANY THE	9.98%	\$8,638,343	\$8,140,990	\$3,086,556	\$2,693,863	33.09%
5	FARM BUREAU NEW HORIZONS INSURANCE COMP	2.81%	\$2,429,830	\$2,225,814	\$914,498	\$951,960	42.77%
6	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.59%	\$1,374,473	\$1,366,360	\$805,030	\$690,605	50.54%
7	USAA CASUALTY INSURANCE COMPANY	1.21%	\$1,051,034	\$1,009,857	\$446,450	\$450,507	44.61%
8	USAA GENERAL INDEMNITY COMPANY	1.00%	\$866,603	\$799,112	\$466,842	\$516,212	64.60%
9	GARRISON PROPERTY AND CASUALTY INSURANCE	0.45%	\$390,286	\$369,352	\$206,963	\$233,474	63.21%
10	PROPERTY & CASUALTY INSURANCE COMPANY OF	0.23%	\$199,535	\$217,190	\$34,970	(\$75,480)	-34.75%
11	SECURA SUPREME INSURANCE COMPANY	0.11%	\$94,168	\$93,017	\$36,100	\$29,678	31.91%
12	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$9,290	\$11,190	\$4,867	(\$602)	-5.38%
13	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	(\$467)	(\$467)	N/A
TOTAL		100.00%	\$86,543,502	\$83,241,439	\$33,182,938	\$29,350,466	35.26%

## MISSOURI DWELLING OWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	10.25%	\$70,851,928	\$67,438,138	\$51,617,610	\$37,530,619	55.65%
2	CINCINNATI INSURANCE COMPANY THE	5.42%	\$37,442,173	\$35,499,473	\$22,024,254	\$6,833,619	19.25%
3	PHILADELPHIA INDEMNITY INSURANCE COMPANY	5.39%	\$37,250,377	\$35,989,169	\$15,220,303	\$11,490,476	31.93%
4	STATE FARM FIRE AND CASUALTY COMPANY	4.58%	\$31,632,756	\$31,640,364	\$15,803,795	\$14,118,713	44.62%
5	COLUMBIA MUTUAL INSURANCE COMPANY	3.54%	\$24,458,593	\$23,601,400	\$7,077,821	\$8,352,467	35.39%
6	FEDERAL INSURANCE COMPANY	2.30%	\$15,888,677	\$16,561,022	\$9,877,014	\$8,087,509	48.83%
7	CHURCH MUTUAL INSURANCE COMPANY	2.04%	\$14,095,424	\$14,781,564	\$8,541,956	\$5,910,336	39.98%
8	OWNERS INSURANCE COMPANY	1.93%	\$13,316,894	\$13,146,620	\$6,010,029	\$4,627,975	35.20%
9	CHARTER OAK FIRE INSURANCE CO THE	1.86%	\$12,823,524	\$12,135,689	\$10,073,502	\$9,077,709	74.80%
10	SAVERS PROPERTY & CASUALTY INSURANCE COMPAN	1.77%	\$12,235,041	\$12,003,743	\$4,721,534	\$5,169,591	43.07%
11	AMCO INSURANCE COMPANY	1.72%	\$11,881,203	\$11,853,635	\$10,342,516	\$7,838,368	66.13%
12	TRAVELERS PROPERTY CASUALTY COMPANY OF AMEI	1.70%	\$11,734,450	\$12,453,651	\$23,939,232	-\$5,460,929	-43.85%
13	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	1.68%	\$11,636,345	\$11,665,107	\$10,515,580	\$8,334,400	71.45%
14	HARTFORD FIRE INSURANCE COMPANY	1.65%	\$11,369,207	\$9,584,009	\$5,204,406	\$1,995,871	20.83%
15	HARTFORD CASUALTY INSURANCE CO	1.63%	\$11,281,477	\$13,433,192	\$13,826,254	\$291,742	2.17%
16	CONTINENTAL WESTERN INSURANCE COMPANY	1.57%	\$10,849,750	\$11,945,603	\$5,304,167	\$4,132,115	34.59%
17	DEPOSITORS INSURANCE COMPANY	1.56%	\$10,775,636	\$10,214,474	\$5,731,211	\$3,346,346	32.76%
18	SHELTER MUTUAL INSURANCE COMPANY	1.39%	\$9,589,637	\$9,384,065	\$5,368,296	\$4,145,428	44.18%
19	SENTINEL INSURANCE COMPANY LTD	1.28%	\$8,848,119	\$8,420,692	\$2,455,063	\$3,343,589	39.71%
20	SECURA INSURANCE A MUTUAL COMPANY	1.25%	\$8,644,987	\$8,208,499	\$4,677,039	\$3,949,740	48.12%
21	ACUITY A MUTUAL INSURANCE COMPANY	1.24%	\$8,600,241	\$7,748,314	\$4,819,980	\$5,207,304	67.21%
22	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.22%	\$8,422,345	\$7,751,768	\$5,396,483	\$6,410,700	82.70%
23	GREAT NORTHERN INSURANCE COMPANY	1.10%	\$7,621,330	\$6,749,481	\$3,812,961	\$3,520,382	52.16%
24	BROTHERHOOD MUTUAL INSURANCE CO	1.07%	\$7,368,093	\$7,090,189	\$3,414,988	\$3,218,027	45.39%
25	MID CENTURY INSURANCE COMPANY	1.05%	\$7,271,502	\$8,645,889	\$6,102,090	\$3,939,546	45.57%
26	GUIDEONE MUTUAL INSURANCE COMPANY	1.04%	\$7,214,317	\$6,395,725	\$3,863,472	\$597,978	9.35%
27	ACE AMERICAN INSURANCE COMPANY	0.96%	\$6,641,375	\$6,635,976	\$3,158,032	\$1,232,136	18.57%
28	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.96%	\$6,608,250	\$6,581,674	\$5,496,327	-\$548,603	-8.34%
29	ZURICH AMERICAN INSURANCE COMPANY	0.94%	\$6,467,520	\$6,331,808	\$5,237,434	\$6,051,683	95.58%
30	PHOENIX INSURANCE COMPANY THE	0.90%	\$6,238,538	\$6,046,170	\$3,368,704	\$2,500,049	41.35%
31	FIRE INSURANCE EXCHANGE	0.86%	\$5,953,876	\$5,581,420	\$1,613,906	\$1,472,173	26.38%
32	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.84%	\$5,791,923	\$4,247,578	\$1,056,296	\$1,655,193	38.97%
33	PEERLESS INDEMNITY INSURANCE COMPANY	0.83%	\$5,727,961	\$6,540,957	\$5,351,315	\$2,958,159	45.23%
34	NETHERLANDS INSURANCE COMPANY THE	0.83%	\$5,725,718	\$7,117,060	\$10,583,433	\$5,282,982	74.23%
35	GRINNELL MUTUAL REINSURANCE COMPANY	0.83%	\$5,701,118	\$5,339,030	\$2,505,576	\$2,921,635	54.72%
36	AUTO OWNERS INSURANCE COMPANY	0.77%	\$5,325,225	\$5,231,190	\$4,883,757	\$3,078,899	58.86%
37	STATE AUTO PROPERTY & CASUALTY INSURANCE COM	0.77%	\$5,317,184	\$5,207,850	\$1,919,667	\$2,433,921	46.74%
38	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.73%	\$5,024,607	\$5,040,563	\$1,443,002	\$1,362,067	27.02%
39	FARMERS INSURANCE EXCHANGE	0.70%	\$4,818,402	\$4,961,637	\$2,811,586	\$3,189,556	64.28%
40	CAMERON MUTUAL INSURANCE COMPANY	0.69%	\$4,772,985	\$4,932,690	\$2,072,591	\$1,548,667	31.40%
41	QBE INSURANCE CORPORATION	0.67%	\$4,653,303	\$4,853,755	\$5,136,850	\$5,880,862	121.16%
42	GUIDEONE ELITE INSURANCE COMPANY	0.67%	\$4,609,341	\$4,502,431	\$5,527,995	\$6,935,922	154.05%
43	OHIO SECURITY INSURANCE COMPANY	0.66%	\$4,576,929	\$3,372,341	\$1,197,101	\$1,726,089	51.18%
44	ILLINOIS CASUALTY COMPANY A MUTUAL INSURANCE	0.66%	\$4,565,988	\$4,136,291	\$1,899,436	\$1,753,540	42.39%
45	ALLSTATE INDEMNITY COMPANY	0.65%	\$4,512,099	\$4,572,649	\$1,641,261	\$866,551	18.95%
46	TRUCK INSURANCE EXCHANGE	0.63%	\$4,337,357	\$5,225,898	\$16,521,364	\$12,602,861	241.16%
47	AMERISURE INSURANCE COMPANY	0.59%	\$4,064,502	\$4,045,341	\$2,227,349	\$3,919,377	96.89%
48	GENERAL CASUALTY COMPANY OF WISCONSIN	0.53%	\$3,681,589	\$3,866,279	\$1,454,492	\$1,106,822	28.63%
49	VALLEY FORGE INSURANCE COMPANY	0.53%	\$3,670,629	\$3,088,294	\$1,523,949	\$918,793	29.75%
50	UNITED FIRE AND CASUALTY COMPANY	0.51%	\$3,534,640	\$3,515,361	\$4,131,976	-\$1,147,196	-32.63%
51	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.50%	\$3,470,627	\$4,028,426	\$3,188,951	\$2,626,929	65.21%
52	ARGONAUT GREAT CENTRAL INSURANCE CO	0.48%	\$3,319,044	\$3,555,234	\$1,854,605	\$981,114	27.60%
53	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$3,237,580	\$2,987,622	\$1,253,740	\$868,240	29.06%
54	TRAVELERS INDEMNITY COMPANY	0.45%	\$3,093,873	\$3,235,293	\$6,293,901	\$9,843,732	304.26%
55	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.43%	\$2,984,506	\$2,879,822	\$917,996	\$917,852	31.87%
56	PHARMACISTS MUTUAL INSURANCE COMPANY	0.42%	\$2,931,045	\$2,781,839	\$594,207	-\$43,362	-1.56%
57	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.40%	\$2,749,724	\$2,605,733	\$376,373	\$910,073	34.93%
58	AMERICAN RELIABLE INSURANCE COMPANY	0.38%	\$2,614,833	\$2,233,957	\$2,304,767	\$2,573,224	115.19%
59	CATLIN INDEMNITY COMPANY	0.37%	\$2,568,353	\$2,369,101	\$114,389	\$517,614	21.85%
60	BITUMINOUS CASUALTY CORPORATION	0.36%	\$2,461,960	\$2,250,572	\$368,180	\$2,277,765	101.21%
61	COUNTRY MUTUAL INSURANCE COMPANY	0.36%	\$2,457,344	\$2,360,037	\$1,477,011	\$1,242,424	52.64%
62	MASSACHUSETTS BAY INSURANCE COMPANY	0.34%	\$2,336,896	\$2,299,061	\$1,993,821	\$1,907,022	82.95%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	HAWKEYE-SECURITY INSURANCE COMPANY	0.34%	\$2,325,291	\$2,546,406	\$1,883,000	\$2,711,094	106.47%
64	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.33%	\$2,312,078	\$1,999,570	\$2,131,272	\$2,796,148	139.84%
65	MIDWESTERN INDEMNITY COMPANY THE	0.33%	\$2,251,827	\$1,844,292	\$1,142,228	\$897,515	48.66%
66	NATIONWIDE MUTUAL INSURANCE COMPANY	0.32%	\$2,189,485	\$2,047,103	\$369,859	\$462,272	22.58%
67	CINCINNATI INDEMNITY COMPANY INC	0.32%	\$2,181,559	\$2,382,373	\$655,460	\$743,769	31.22%
68	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.31%	\$2,120,441	\$1,753,545	\$654,246	\$662,951	37.81%
69	CINCINNATI CASUALTY COMPANY THE	0.30%	\$2,106,965	\$2,245,330	\$1,858,577	\$642,733	28.63%
70	GRANITE STATE INSURANCE COMPANY	0.30%	\$2,101,362	\$1,926,237	\$466,374	\$1,523,978	79.12%
71	REGENT INSURANCE COMPANY	0.30%	\$2,072,439	\$2,394,684	\$3,272,605	\$3,973,199	165.92%
72	ALLSTATE INSURANCE COMPANY	0.29%	\$2,034,229	\$2,104,031	\$664,485	\$675,229	32.09%
73	CONTINENTAL CASUALTY COMPANY	0.28%	\$1,964,420	\$2,067,127	\$963,711	\$43,009	2.08%
74	ARCH INSURANCE COMPANY	0.28%	\$1,945,131	\$1,698,416	\$609,103	\$565,052	33.27%
75	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.28%	\$1,934,445	\$1,550,482	\$0	\$110,321	7.12%
76	PEERLESS INSURANCE COMPANY	0.28%	\$1,908,539	\$2,161,708	\$1,694,381	\$1,472,530	68.12%
77	ADDISON INSURANCE COMPANY	0.27%	\$1,857,421	\$1,729,636	\$660,770	\$685,532	39.63%
78	AMERICAN ECONOMY INSURANCE COMPANY	0.26%	\$1,797,642	\$1,929,633	\$1,147,585	-\$1,119,532	-58.02%
79	CONTINENTAL INSURANCE COMPANY THE	0.26%	\$1,776,513	\$1,587,484	\$296,946	\$480,083	30.24%
80	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.25%	\$1,721,569	\$1,425,716	\$427,806	\$82,297	5.77%
81	ATLANTIC SPECIALTY INSURANCE COMPANY	0.25%	\$1,710,822	\$1,441,157	\$227,711	\$383,685	26.62%
82	EMCASCO INSURANCE COMPANY	0.25%	\$1,704,112	\$1,711,788	\$1,656,422	\$1,813,973	105.97%
83	NATIONAL TRUST INSURANCE COMPANY	0.24%	\$1,667,393	\$1,397,673	\$248,979	\$435,526	31.16%
84	SPARTA INSURANCE COMPANY	0.24%	\$1,651,603	\$1,541,963	\$2,566,467	\$3,691,081	239.38%
85	DIAMOND STATE INSURANCE COMPANY	0.24%	\$1,633,636	\$1,532,401	\$183,064	\$158,363	10.33%
86	AMERISURE MUTUAL INSURANCE COMPANY	0.24%	\$1,628,254	\$2,088,617	\$1,094,975	\$541,232	25.91%
87	AMERICAN INSURANCE COMPANY THE	0.23%	\$1,569,798	\$2,204,971	\$6,611,817	\$7,228,275	327.82%
88	CITIZENS INSURANCE COMPANY OF AMERICA	0.21%	\$1,473,865	\$1,448,885	\$2,003,687	\$1,786,306	123.29%
89	VIGILANT INSURANCE COMPANY	0.21%	\$1,466,695	\$1,762,991	\$953,984	\$42,874	2.43%
90	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.21%	\$1,439,109	\$1,374,472	\$904,273	-\$496,124	-36.10%
91	AFFILIATED FM INSURANCE COMPANY	0.21%	\$1,432,903	\$1,339,063	\$0	\$506,865	37.85%
92	TRANSPORTATION INSURANCE COMPANY	0.21%	\$1,430,099	\$1,055,727	\$857,726	\$4,288,312	406.20%
93	FIREMANS FUND INSURANCE COMPANY	0.20%	\$1,394,921	\$1,038,754	\$442,040	-\$36,458	-3.51%
94	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.20%	\$1,363,827	\$1,308,479	\$431,740	\$808,213	61.77%
95	AMERICAN ZURICH INSURANCE COMPANY	0.20%	\$1,359,860	\$1,346,066	\$923,635	\$1,095,218	81.36%
96	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.20%	\$1,348,311	\$1,210,501	\$979,543	\$682,927	56.42%
97	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.19%	\$1,346,295	\$909,261	\$399,257	\$703,875	77.41%
98	MARKEL INSURANCE COMPANY	0.19%	\$1,322,193	\$1,222,569	\$756,385	\$1,177,023	96.27%
99	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.19%	\$1,293,846	\$1,339,158	\$226,708	-\$995,026	-74.30%
100	NATIONAL CASUALTY COMPANY	0.18%	\$1,239,985	\$1,161,762	\$225,689	\$241,420	20.78%
101	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$1,203,358	\$1,147,020	\$2,297,250	-\$612,159	-53.37%
102	AMERICAN STATES INSURANCE COMPANY	0.17%	\$1,198,159	\$1,240,774	\$460,132	-\$274,252	-22.10%
103	EMPLOYERS MUTUAL CASUALTY COMPANY	0.17%	\$1,196,076	\$1,044,896	\$625,678	\$1,560,906	149.38%
104	NEW HAMPSHIRE INSURANCE COMPANY	0.17%	\$1,191,625	\$1,353,318	\$1,125,800	\$480,685	35.52%
105	HANOVER INSURANCE COMPANY THE	0.16%	\$1,135,230	\$1,039,712	\$1,109,900	\$1,593,047	153.22%
106	CAPITOL INDEMNITY CORPORATION	0.16%	\$1,124,324	\$1,030,219	\$291,072	\$302,997	29.41%
107	FARMLAND MUTUAL INSURANCE COMPANY	0.14%	\$989,504	\$1,033,971	\$345,651	\$460,412	44.53%
108	NATIONAL SURETY CORPORATION	0.14%	\$983,473	\$965,357	\$2,041,517	\$1,827,240	189.28%
109	MARYLAND CASUALTY COMPANY	0.14%	\$954,308	\$1,305,588	\$1,216,958	\$1,173,318	89.87%
110	NOVA CASUALTY COMPANY	0.14%	\$949,534	\$1,106,069	\$248,371	\$206,095	18.63%
111	CUMIS INSURANCE SOCIETY INC	0.13%	\$914,221	\$984,977	\$302,914	\$225,488	22.89%
112	AGCS MARINE INSURANCE COMPANY	0.13%	\$897,751	\$947,962	\$958,775	\$161,481	17.03%
113	LITITZ MUTUAL INSURANCE COMPANY	0.13%	\$891,586	\$734,109	\$726,429	\$806,059	109.80%
114	AMERICAN FIRE & CASUALTY COMPANY	0.13%	\$889,257	\$714,409	\$139,399	-\$478,433	-66.97%
115	OHIO CASUALTY INSURANCE COMPANY	0.12%	\$855,303	\$726,184	\$1,337,709	-\$78,050	-10.75%
116	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIN	0.12%	\$841,544	\$770,739	\$707,534	\$1,209,161	156.88%
117	BITUMINOUS FIRE AND MARINE INS CO	0.11%	\$794,312	\$821,193	\$153,480	\$359,977	43.84%
118	FCCI INSURANCE COMPANY	0.11%	\$788,591	\$593,037	\$89,652	\$142,574	24.04%
119	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.11%	\$777,647	\$760,887	\$43,154	\$615,061	80.83%
120	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.11%	\$737,004	\$767,402	\$353,621	\$530,882	69.18%
121	HANOVER AMERICAN INSURANCE COMPANY THE	0.10%	\$722,187	\$711,294	\$1,973,117	\$693,686	97.52%
122	ASSURANCE COMPANY OF AMERICA	0.10%	\$703,296	\$1,078,707	\$1,100,967	\$460,330	42.67%
123	GENERALI U S BRANCH	0.10%	\$683,683	\$908,394	\$100,000	\$414,556	45.64%
124	AMERISURE PARTNERS INSURANCE COMPANY	0.09%	\$623,609	\$771,466	\$111,303	\$245,691	31.85%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	HOUSING AUTHORITY PROPERTY INSURANCE A MUTU/	0.09%	\$613,531	\$566,914	\$227,149	\$84,169	14.85%
126	BERKLEY REGIONAL INSURANCE COMPANY	0.09%	\$609,243	\$185,257	\$0	\$320	0.17%
127	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$606,358	\$675,651	\$465,882	\$905,879	134.07%
128	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP/	0.08%	\$581,481	\$910,787	\$192,092	\$204,774	22.48%
129	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.08%	\$567,149	\$885,694	\$509,571	\$298,579	33.71%
130	mitsui sumitomo insurance company of america	0.08%	\$565,569	\$514,470	\$10,453	-\$1,275,207	-247.87%
131	CRUM & FORSTER INDEMNITY COMPANY	0.08%	\$565,437	\$631,135	\$264,534	\$258,774	41.00%
132	PRAETORIAN INSURANCE COMPANY	0.08%	\$552,714	\$578,429	\$2,648,931	\$762,504	131.82%
133	SELECTIVE INSURANCE COMPANY OF AMERICA	0.08%	\$548,921	\$484,963	\$81,546	\$47,419	9.78%
134	NATIONAL FARMERS UNION PROPERTY & CASUALTY C	0.08%	\$521,451	\$556,899	\$88,161	\$136,505	24.51%
135	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$518,934	\$398,366	\$2,012	\$36,367	9.13%
136	HARLEYSVILLE INSURANCE COMPANY	0.07%	\$511,574	\$478,009	\$28,306	\$67,384	14.10%
137	SECURA SUPREME INSURANCE COMPANY	0.07%	\$505,114	\$324,926	\$4,496	\$45,323	13.95%
138	WEST AMERICAN INSURANCE COMPANY	0.07%	\$464,337	\$425,653	\$159,546	\$47,328	11.12%
139	ASSOCIATED INDEMNITY CORPORATION	0.07%	\$461,012	\$553,933	\$4,002,696	\$8,283,665	1495.43%
140	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.06%	\$442,481	\$279,797	\$8,111	\$28,711	10.26%
141	FLORISTS MUTUAL INSURANCE COMPANY	0.06%	\$439,231	\$422,431	\$78,555	\$82,066	19.43%
142	COREPOINTE INSURANCE COMPANY	0.06%	\$436,901	\$328,684	\$213,773	\$1,085,243	330.18%
143	STAR INSURANCE COMPANY	0.06%	\$421,907	\$556,574	\$2,170,529	\$3,438,150	617.73%
144	BERKLEY NATIONAL INSURANCE COMPANY	0.06%	\$413,218	\$177,371	\$3,945	\$21,302	12.01%
145	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$412,428	\$351,587	\$305,124	\$318,133	90.48%
146	STARNET INSURANCE COMPANY	0.06%	\$402,888	\$346,680	\$7,344	-\$26,584	-7.67%
147	SENECA INSURANCE COMPANY INC	0.06%	\$396,706	\$395,489	\$98,908	\$94,064	23.78%
148	TOKIO MARINE AMERICA INSURANCE COMPANY	0.06%	\$385,093	\$289,435	\$27,204	\$133,207	46.02%
149	TWIN CITY FIRE INSURANCE COMPANY	0.06%	\$383,888	\$494,678	\$24,088	-\$126,578	-25.59%
150	OAK RIVER INSURANCE COMPANY	0.06%	\$383,782	\$111,360	\$13,127	-\$36,482	-32.76%
151	AMERICAN BANKERS INSURANCE COMPANY OF FLORII	0.05%	\$368,970	\$385,441	\$134,825	\$164,047	42.56%
152	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$364,455	\$279,586	\$56,878	\$7,955	2.85%
153	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.05%	\$356,600	\$134,525	\$20,495	\$101,684	75.59%
154	GENERAL INSURANCE COMPANY OF AMERICA	0.05%	\$335,100	\$338,886	\$52,515	\$5,214	1.54%
155	WESTFIELD INSURANCE COMPANY	0.04%	\$308,959	\$272,933	\$49,431	\$133,319	48.85%
156	RLI INSURANCE COMPANY	0.04%	\$307,148	\$356,913	\$243,343	\$141,713	39.71%
157	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.04%	\$301,768	\$445,704	\$573,439	\$311,081	69.80%
158	UNION INSURANCE COMPANY OF PROVIDENCE	0.04%	\$296,352	\$273,235	\$18,829	-\$30,438	-11.14%
159	AMERICAN NATIONAL PROPERTY & CASUALTY COMPAI	0.04%	\$294,606	\$283,487	\$136,652	\$108,894	38.41%
160	PLAZA INSURANCE COMPANY	0.04%	\$294,174	\$258,865	\$78,332	\$80,102	30.94%
161	SOUTHERN INSURANCE COMPANY	0.04%	\$286,282	\$103,444	\$3,660	-\$1,176	-1.14%
162	JEWELERS MUTUAL INSURANCE COMPANY	0.04%	\$271,911	\$271,382	\$179,790	\$40,229	14.82%
163	STARR INDEMNITY & LIABILITY COMPANY	0.04%	\$260,324	\$225,050	\$15,419	\$120,666	53.62%
164	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$257,646	\$199,155	\$11,367	-\$6,749	-3.39%
165	DARWIN NATIONAL ASSURANCE COMPANY	0.03%	\$236,642	\$208,671	\$0	\$49,880	23.90%
166	NORTH AMERICAN ELITE INSURANCE COMPANY	0.03%	\$222,719	\$187,388	\$154,459	\$194,183	103.63%
167	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.03%	\$215,661	\$41,873	\$4,261	\$15,097	36.05%
168	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.03%	\$215,575	\$211,539	\$57,315	\$76,954	36.38%
169	NATIONAL SPECIALTY INSURANCE COMPANY	0.03%	\$210,906	\$28,453	\$0	-\$18,000	-63.26%
170	TRIANGLE INSURANCE COMPANY INC	0.03%	\$208,146	\$156,855	\$34,994	\$40,028	25.52%
171	TOWER INSURANCE COMPANY OF NEW YORK	0.03%	\$200,116	\$305,603	\$20,465	\$71,229	23.31%
172	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$199,973	\$158,438	\$7,884	\$8,330	5.26%
173	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$191,127	\$316,889	\$212,378	\$28,255	8.92%
174	SAFECO INSURANCE COMPANY OF AMERICA	0.03%	\$190,260	\$230,731	\$16,032	-\$97,750	-42.37%
175	U S SPECIALTY INSURANCE COMPANY	0.03%	\$187,128	\$269,298	\$21,707	\$105,648	39.23%
176	NORTHLAND INSURANCE COMPANY	0.03%	\$185,996	\$180,126	\$32,090	\$13,314	7.39%
177	MONROE GUARANTY INSURANCE COMPANY	0.03%	\$185,227	\$118,822	\$43,516	\$66,928	56.33%
178	ASPEN AMERICAN INSURANCE COMPANY	0.02%	\$170,590	\$109,031	\$0	\$39,906	36.60%
179	UNION INSURANCE COMPANY	0.02%	\$168,585	\$24,330	\$0	\$4,244	17.44%
180	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$162,976	\$143,373	\$65,555	\$14,838	10.35%
181	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.02%	\$160,418	\$114,305	\$59,680	-\$14,006	-12.25%
182	mitsui sumitomo insurance usa inc	0.02%	\$159,686	\$140,896	\$150,000	\$198,664	141.00%
183	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.02%	\$157,049	\$143,748	\$0	\$223,647	155.58%
184	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$141,318	\$180,431	\$142,045	\$269,094	149.14%
185	HAULERS INSURANCE COMPANY INC	0.02%	\$129,679	\$121,074	\$19,418	\$19,418	16.04%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$117,105	\$118,928	\$24,204	\$212,615	178.78%
187	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$114,264	\$212,173	\$1,212,745	\$878,868	414.22%
188	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.02%	\$114,096	\$115,891	\$21,129	\$19,554	16.87%
189	HOUSING ENTERPRISE INSURANCE COMPANY INC	0.02%	\$110,429	\$442,630	\$239,312	\$144,702	32.69%
190	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.02%	\$110,413	\$137,161	\$22,429	\$6,874	5.01%
191	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$104,713	\$86,221	\$0	-\$6,047	-7.01%
192	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$97,379	\$16,453	\$0	\$4,538	27.58%
193	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$91,337	\$84,203	\$8,990	\$74,852	88.89%
194	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.01%	\$89,380	\$36,619	\$0	\$9,000	24.58%
195	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH C	0.01%	\$84,063	\$70,648	\$29,207	\$66,066	93.51%
196	FOREMOST INSURANCE COMPANY GRAND RAPIDS MIC	0.01%	\$83,871	\$10,716	\$0	\$4,065	37.93%
197	TNUS INSURANCE COMPANY	0.01%	\$83,576	\$66,175	\$0	\$12,850	19.42%
198	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.01%	\$82,887	\$79,757	\$3,690	-\$13,733	-17.22%
199	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$82,027	\$152,543	\$33,955	-\$91,458	-59.96%
200	ARGONAUT INSURANCE COMPANY	0.01%	\$80,097	\$42,290	\$0	\$16,959	40.10%
201	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$76,108	\$33,398	\$495,572	\$444,131	1329.81%
202	VANLINER INSURANCE COMPANY	0.01%	\$64,631	\$87,434	\$0	\$1,112	1.27%
203	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$64,413	\$86,317	\$0	-\$17,596	-20.39%
204	ALTERRA AMERICA INSURANCE COMPANY	0.01%	\$57,392	\$48,195	\$65,932	\$94,717	196.53%
205	ECHELON PROPERTY & CASUALTY INSURANCE COMP/	0.01%	\$53,277	\$49,376	\$2,514	\$32,514	65.85%
206	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$53,011	\$67,617	\$4,259	\$10,715	15.85%
207	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$52,461	\$103,327	\$813	\$11,993	11.61%
208	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$49,978	\$47,579	\$0	\$12,868	27.05%
209	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$48,497	\$76,322	\$0	-\$8,913	-11.68%
210	PACIFIC INDEMNITY COMPANY	0.01%	\$43,220	\$62,661	\$13,059	\$10,903	17.40%
211	FIRST NONPROFIT INSURANCE COMPANY	0.01%	\$35,384	\$44,534	\$0	\$0	0.00%
212	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$33,330	\$28,132	\$0	\$10,562	37.54%
213	HDI-GERLING AMERICA INSURANCE COMPANY	0.00%	\$32,741	\$31,808	\$380	\$6,326	19.89%
214	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$29,752	\$27,821	\$0	-\$3,912	-14.06%
215	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$28,812	\$37,070	\$3,951	\$1,824	4.92%
216	COMPANION PROPERTY AND CASUALTY INSURANCE C	0.00%	\$28,189	\$174,649	\$57,079	\$79,110	45.30%
217	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$27,874	\$21,243	\$0	\$7,426	34.96%
218	LIBERTY INSURANCE CORPORATION	0.00%	\$20,986	\$83,446	\$1,759,123	-\$99,827	-119.63%
219	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$19,115	\$194,583	\$403,295	\$436,303	224.22%
220	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$16,981	\$15,756	\$0	-\$3,630	-23.04%
221	HARTFORD STEAM BOILER INSPECTION & INS	0.00%	\$14,049	\$14,049	\$523,508	\$19,640	139.80%
222	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$12,795	\$9,040	\$0	\$1,138	12.59%
223	FOREMOST PROPERTY AND CASUALTY INSURANCE CC	0.00%	\$11,912	\$2,374	\$0	\$635	26.75%
224	GREENWICH INSURANCE COMPANY	0.00%	\$9,924	\$65,185	\$39,698	-\$164,681	-252.64%
225	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.00%	\$8,597	\$4,028	\$0	\$895	22.22%
226	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$8,453	\$8,059	\$0	-\$33,799	-419.39%
227	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$8,192	\$9,064	\$0	-\$142,308	-1570.04%
228	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$7,658	\$26,745	\$26,500	-\$309,334	-1156.60%
229	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSUI	0.00%	\$7,335	\$5,468	\$0	-\$69	-1.26%
230	WESCO INSURANCE COMPANY	0.00%	\$4,591	\$2,024	\$0	\$1,172	57.91%
231	PENN AMERICA INSURANCE COMPANY	0.00%	\$3,655	\$7,010	\$0	\$26,974	384.79%
232	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,625	\$3,342	\$2,500	-\$126,552	-3786.71%
233	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$2,205	\$3,352	\$0	\$2,312	68.97%
234	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMP/	0.00%	\$1,338	\$1,479	\$0	-\$49	-3.31%
235	TOWER NATIONAL INSURANCE COMPANY	0.00%	\$692	\$3,760	\$0	-\$5,272	-140.21%
236	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$69	\$10	\$0	\$4	40.00%
237	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,741	N/A
238	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$40,992	N/A
239	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
240	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20	N/A
241	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,377	N/A
242	AMERICAN FARMERS & RANCHERS INSURANCE COMP/	0.00%	\$0	\$0	\$134,884	\$28,978	N/A
243	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$209	-\$21,366	N/A
244	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$312,000	\$1,066,997	N/A
245	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$351	N/A
246	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$86	N/A

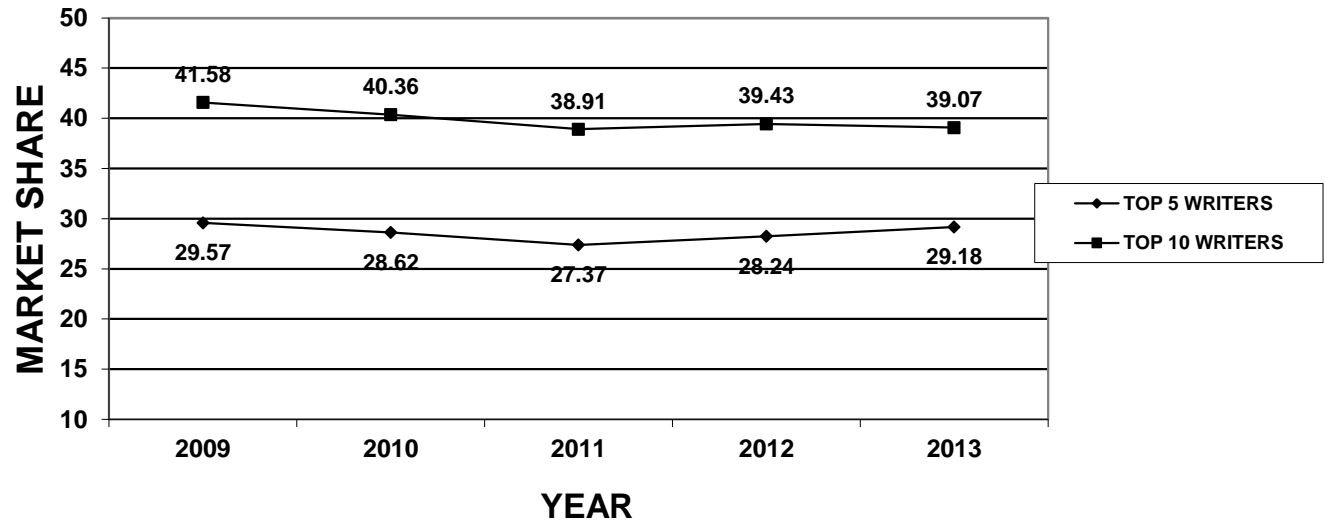
**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$150,000	\$124,502	N/A
248	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$379	N/A
249	CHURCH INSURANCE CO THE	0.00%	\$0	\$0	\$15,000	-\$586,995	N/A
250	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,538	N/A
251	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$0	-\$608	N/A
252	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$7,030	\$0	-\$184,135	-2619.27%
253	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,165	N/A
254	FARM BUREAU NEW HORIZONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
255	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$57,213	-\$325,587	N/A
256	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$21,154	\$20,311	N/A
257	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$146	N/A
258	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$64,952	N/A
259	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43,299	N/A
260	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,000	\$21,168	N/A
261	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,913	N/A
262	HUDSON INSURANCE COMPANY	0.00%	\$0	\$0	\$1,955	\$1,955	N/A
263	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$7	N/A
264	LIBERTY INSURANCE UNDERWRITERS INC	0.00%	\$0	\$0	\$0	\$1,303	N/A
265	MID-CONTINENT CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$6,996	N/A
266	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
267	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,724	N/A
268	NATIONWIDE PROPERTY & CASUALTY INSURANCE COM	0.00%	\$0	\$0	\$0	-\$11,426	N/A
269	NAVIGATORS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$66,073	N/A
270	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12,641	N/A
271	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	-\$476	-\$105,381	N/A
272	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$482	N/A
273	RED ROCK INSURANCE COMPANY	0.00%	\$0	-\$3	-\$100	-\$71,022	2367400.00%
274	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$0	-\$68,011	N/A
275	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,555	N/A
276	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33,920	N/A
277	T H E INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$204,652	N/A
278	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$3,524,968	-\$5,592,904	N/A
279	TORUS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$130,059	N/A
280	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$138	N/A
281	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$57,225	\$117,947	N/A
282	TRAVELERS CASUALTY AND SURETY COMPANY OF AM	0.00%	\$0	\$0	\$0	\$254	N/A
283	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$110	N/A
284	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$292	N/A
285	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
286	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
287	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$270,915	\$241,063	N/A
288	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$211	N/A
289	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$15,209	-\$91,639	N/A
290	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$12,708	N/A
291	TRUMBULL INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	\$0	0.00%
292	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$168	\$23,555	\$32,058	-\$40,942	-173.81%
293	STONINGTON INSURANCE COMPANY	0.00%	-\$298	\$54,531	\$49,519	-\$44,428	-81.47%
294	LM INSURANCE CORPORATION	0.00%	-\$459	-\$459	\$0	-\$21,954	4783.01%
295	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	-\$750	\$13,666	\$2,531,622	\$509,017	3724.70%
296	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$1,654	\$125,798	\$1,069,114	-\$297,203	-236.25%
297	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	-\$1,655	\$3,142	\$0	-\$1,449	-46.12%
298	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	-\$2,526	\$4,085	\$0	-\$45,736	-1119.61%
299	WILSHIRE INSURANCE COMPANY	0.00%	-\$10,922	\$147,307	\$133,807	\$135,035	91.67%
300	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	-\$22,238	\$97,272	\$672,037	\$393,836	404.88%
TOTAL		100.00%	\$691,035,963	\$678,070,370	\$465,997,803	\$327,597,804	48.31%

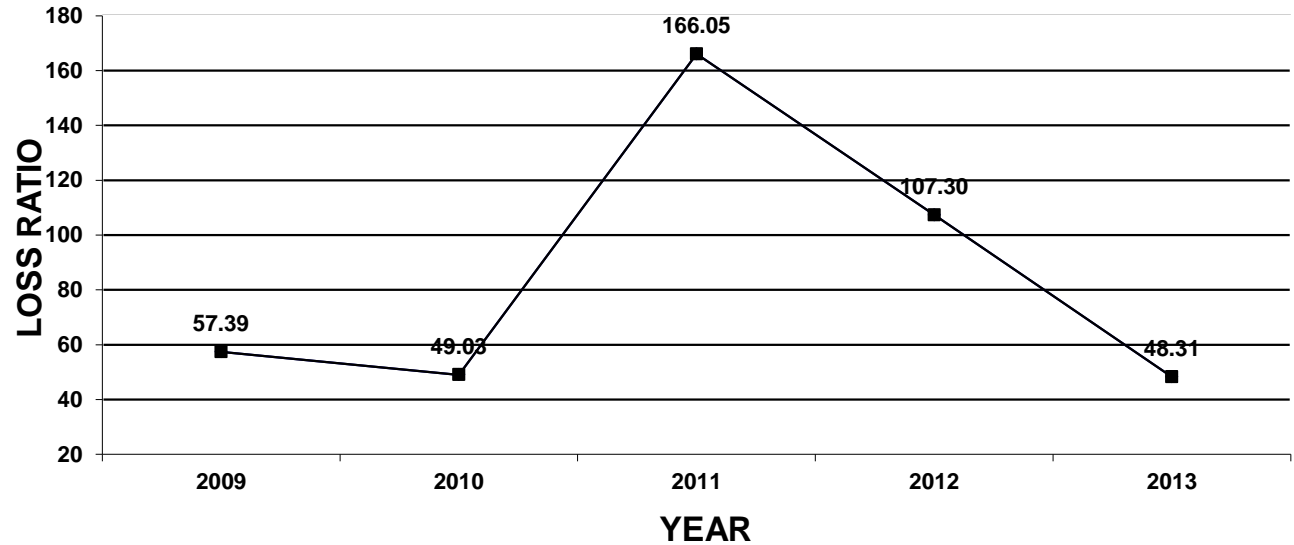


MISSOURI COMMERCIAL MULTI-PERIL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

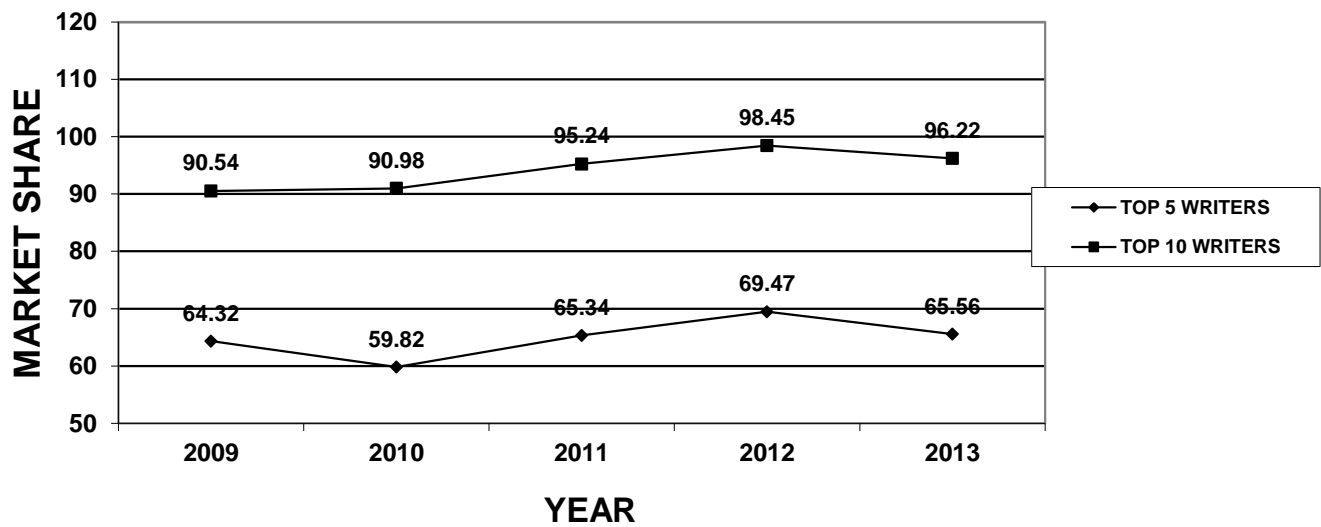


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

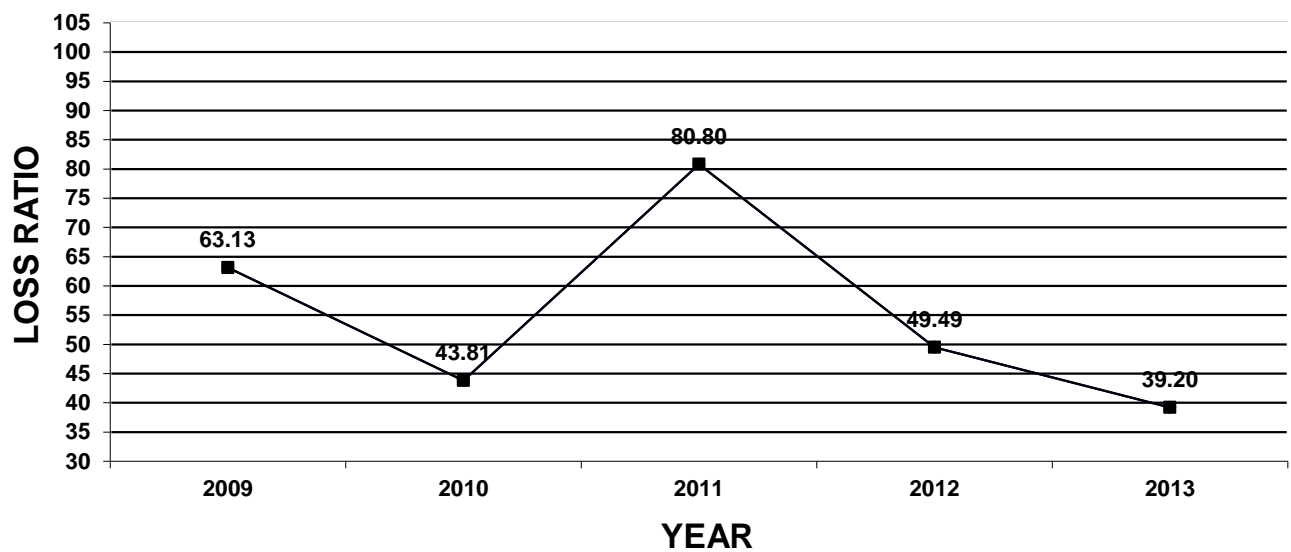
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST INSURANCE COMPANY GRAND RAPIDS	22.81%	\$8,080,044	\$7,798,223	\$2,634,708	\$2,699,870	34.62%
2	STATE FARM FIRE AND CASUALTY COMPANY	15.72%	\$5,567,947	\$5,521,636	\$2,377,710	\$2,142,698	38.81%
3	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	10.38%	\$3,676,000	\$3,726,337	\$1,269,443	\$1,062,545	28.51%
4	AMERICAN MODERN SELECT INSURANCE COMPANY	8.54%	\$3,023,792	\$2,961,504	\$2,330,223	\$1,962,069	66.25%
5	PROGRESSIVE CASUALTY INSURANCE COMPANY	8.12%	\$2,877,061	\$3,010,785	\$1,426,620	\$1,323,590	43.96%
6	PROGRESSIVE PREFERRED INSURANCE COMPANY	7.59%	\$2,687,295	\$2,435,611	\$927,024	\$1,011,282	41.52%
7	FOREMOST PROPERTY AND CASUALTY INSURANCE	7.34%	\$2,600,082	\$2,567,098	\$1,011,518	\$872,614	33.99%
8	SHELTER MUTUAL INSURANCE COMPANY	7.32%	\$2,593,825	\$2,584,872	\$1,322,105	\$1,189,055	46.00%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	4.51%	\$1,597,937	\$1,602,151	\$732,740	\$717,840	44.80%
10	AMERICAN FAMILY HOME INSURANCE COMPANY	3.91%	\$1,384,286	\$1,539,800	\$439,309	\$420,966	27.34%
11	AMERICAN MODERN HOME INSURANCE CO	2.04%	\$723,744	\$813,492	\$228,424	\$328,589	40.39%
12	FARM BUREAU NEW HORIZONS INSURANCE COMP	1.42%	\$501,697	\$455,287	\$0	\$21,674	4.76%
13	SECURA SUPREME INSURANCE COMPANY	0.15%	\$51,910	\$51,275	\$36,100	\$29,678	57.88%
14	HISCOX INSURANCE COMPANY INC	0.09%	\$31,091	\$19,684	\$0	(\$255)	-1.30%
15	METROPOLITAN PROPERTY & CASUALTY INSURAN	0.06%	\$20,839	\$14,098	\$0	\$0	0.00%
16	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$5,140	\$6,191	\$4,801	(\$593)	-9.58%
17	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$4,884	\$4,796	\$0	\$0	0.00%
18	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$17,847	(\$16,723)	N/A
19	OWNERS INSURANCE COMPANY	0.00%	\$0	\$730	\$0	\$99	13.56%
20	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$372	\$0	\$0	0.00%
21	AUTO OWNERS INSURANCE COMPANY	0.00%	-\$42	\$2,134	\$0	-\$484	-22.68%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$35,427,532</b>	<b>\$35,116,076</b>	<b>\$14,758,572</b>	<b>\$13,764,514</b>	<b>39.20%</b>

## MISSOURI MOBILE HOMES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

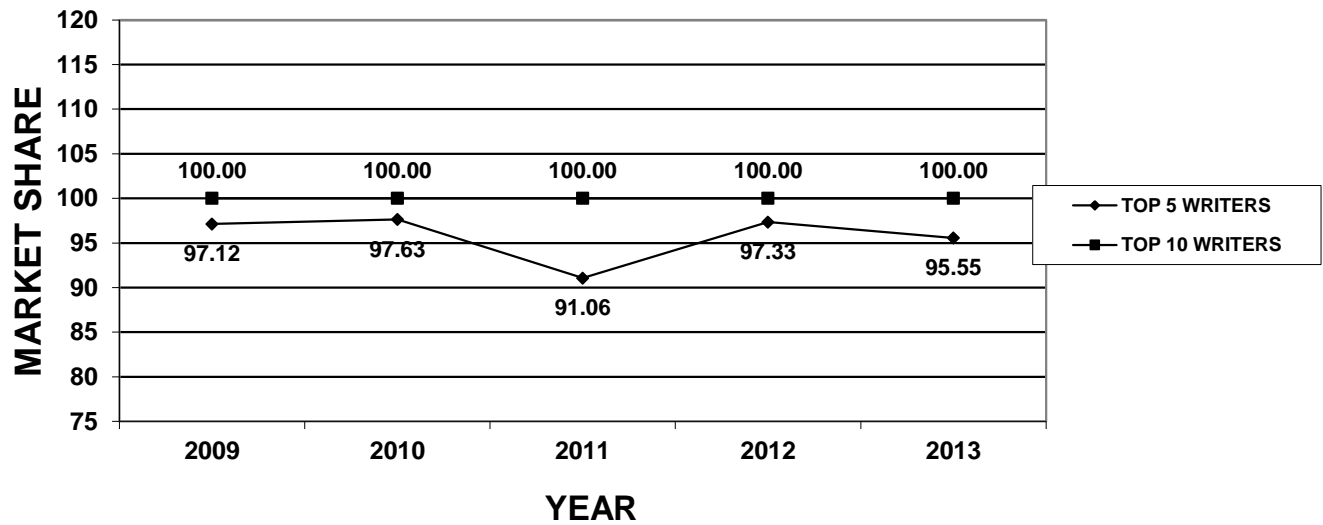


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

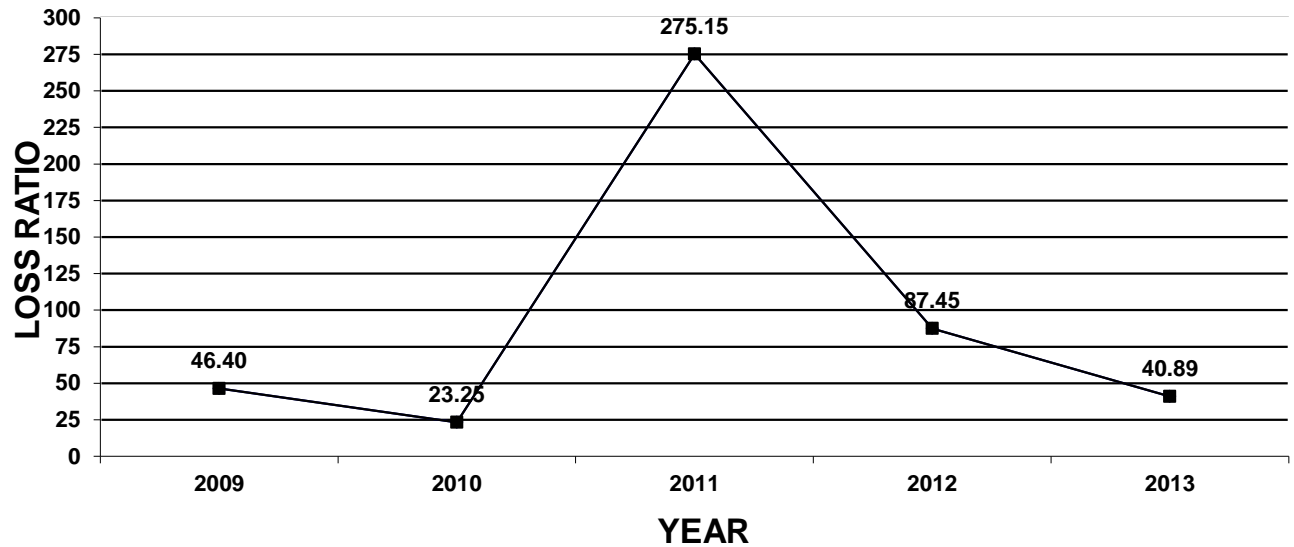
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS MUTUAL HAIL INSURANCE COMPANY OF	56.08%	\$6,397,252	\$6,406,109	\$1,493,846	\$1,743,846	27.22%
2	GREAT AMERICAN INSURANCE COMPANY	20.12%	\$2,295,100	\$2,295,100	\$582,270	\$580,870	25.31%
3	GUIDEONE MUTUAL INSURANCE COMPANY	9.07%	\$1,034,677	\$1,034,677	\$761,662	\$952,000	92.01%
4	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	6.62%	\$755,586	\$755,586	\$165,344	\$1,122,993	148.63%
5	PRODUCERS AGRICULTURE INSURANCE COMPANY	3.66%	\$417,148	\$417,148	\$65,121	\$107,204	25.70%
6	HUDSON INSURANCE COMPANY	2.32%	\$265,211	\$265,211	\$36,798	(\$701,475)	-264.50%
7	OCCIDENTAL FIRE & CASUALTY COMPANY OF NOR	1.56%	\$178,315	\$178,315	\$780,723	\$861,852	483.33%
8	STATE FARM FIRE AND CASUALTY COMPANY	0.56%	\$64,264	\$64,264	\$887	\$887	1.38%
TOTAL		100.00%	\$11,407,553	\$11,416,410	\$3,886,651	\$4,668,177	40.89%

**MISSOURI GROWING CROPS INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

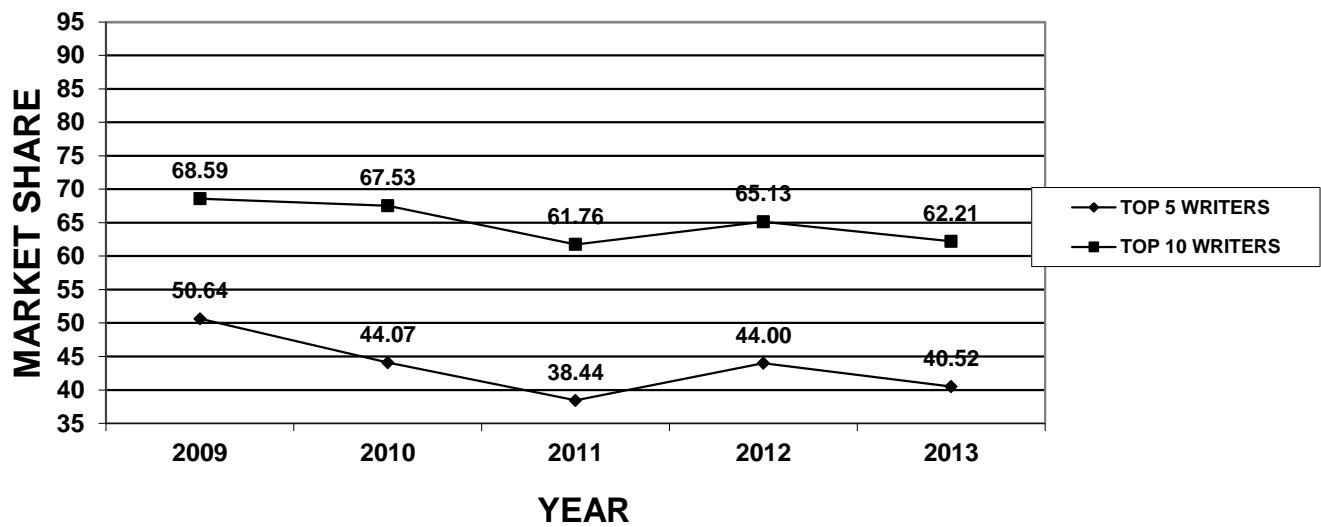
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	14.89%	\$4,646,136	\$4,513,721	\$445,953	\$403,121	8.93%
2	ATLANTIC SPECIALTY INSURANCE COMPANY	7.62%	\$2,379,332	\$2,383,599	\$368,034	\$626,652	26.29%
3	CONTINENTAL INSURANCE COMPANY THE	6.72%	\$2,097,015	\$2,243,483	\$3,287,487	\$2,807,699	125.15%
4	FEDERAL INSURANCE COMPANY	6.31%	\$1,969,389	\$1,739,434	\$1,841,183	\$2,246,265	129.14%
5	MARKEL AMERICAN INSURANCE COMPANY	4.98%	\$1,554,013	\$1,521,652	\$167,195	\$375,637	24.69%
6	GREAT AMERICAN INSURANCE COMPANY OF NEW Y	4.95%	\$1,546,175	\$1,509,195	\$372,075	-\$278,026	-18.42%
7	ZURICH AMERICAN INSURANCE COMPANY	4.40%	\$1,374,300	\$1,134,712	\$436,713	\$441,329	38.89%
8	AGCS MARINE INSURANCE COMPANY	4.39%	\$1,369,996	\$1,267,598	\$1,023,182	\$2,110,917	166.53%
9	TRAVELERS PROPERTY CASUALTY COMPANY OF A	4.12%	\$1,284,869	\$1,131,068	\$139,310	\$253,927	22.45%
10	FOREMOST INSURANCE COMPANY GRAND RAPIDS	3.83%	\$1,196,720	\$1,169,314	\$733,212	\$696,712	59.58%
11	STARR INDEMNITY & LIABILITY COMPANY	3.31%	\$1,031,952	\$858,402	\$200,790	\$1,328,082	154.72%
12	NEW HAMPSHIRE INSURANCE COMPANY	3.17%	\$988,726	\$901,365	\$571,897	\$959,587	106.46%
13	AFFILIATED FM INSURANCE COMPANY	2.65%	\$828,339	\$867,953	\$1,255,322	\$631,112	72.71%
14	LIBERTY MUTUAL INSURANCE COMPANY	2.32%	\$724,384	\$722,489	\$85,643	\$119,000	16.47%
15	NEW YORK MARINE & GENERAL INSURANCE COMP	2.13%	\$665,354	\$600,083	\$39,021	\$26,693	4.45%
16	ACE AMERICAN INSURANCE COMPANY	1.86%	\$581,681	\$529,961	\$392,463	\$526,630	99.37%
17	XL SPECIALTY INSURANCE COMPANY	1.86%	\$581,241	\$517,212	\$0	-\$126,727	-24.50%
18	UNITED STATES FIRE INSURANCE COMPANY	1.76%	\$549,466	\$480,964	\$0	\$182,896	38.03%
19	HANOVER INSURANCE COMPANY THE	1.66%	\$517,369	\$327,377	\$24,260	\$38,689	11.82%
20	HARTFORD FIRE INSURANCE COMPANY	1.54%	\$479,932	\$527,396	\$13,820	\$3,502	0.66%
21	STANDARD FIRE INSURANCE COMPANY	1.45%	\$453,923	\$457,013	\$62,295	\$29,526	6.46%
22	CATLIN INSURANCE COMPANY INC	1.44%	\$448,958	\$402,009	\$0	\$1,614	0.40%
23	SEAWORTHY INSURANCE COMPANY	1.37%	\$428,374	\$347,804	\$597,363	\$704,189	202.47%
24	TRAVELERS HOME AND MARINE INSURANCE COMP	1.21%	\$379,033	\$386,073	\$216,362	\$206,022	53.36%
25	AMERICAN MODERN HOME INSURANCE CO	1.11%	\$345,685	\$333,589	\$80,006	\$56,304	16.88%
26	RLI INSURANCE COMPANY	0.98%	\$306,303	\$366,736	\$139,173	\$80,176	21.86%
27	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.84%	\$261,217	\$90,215	\$54,115	-\$43,886	-48.65%
28	CONTINENTAL CASUALTY COMPANY	0.84%	\$261,212	\$409,442	\$102,562	\$120,462	29.42%
29	AIG PROPERTY CASUALTY COMPANY	0.78%	\$244,545	\$263,007	\$0	-\$75,618	-28.75%
30	NAVIGATORS INSURANCE COMPANY	0.72%	\$225,093	\$212,594	\$952	\$812,680	382.27%
31	AXIS INSURANCE COMPANY	0.71%	\$223,021	\$232,792	\$42,011	\$60,778	26.11%
32	PROPERTY & CASUALTY INSURANCE COMPANY OF	0.47%	\$147,304	\$147,301	\$22,085	\$45,701	31.03%
33	INDEMNITY INSURANCE COMPANY OF NORTH AME	0.46%	\$143,145	\$172,462	\$12,426	-\$274,727	-159.30%
34	OLD UNITED CASUALTY COMPANY	0.38%	\$118,281	\$162,217	\$20,047	\$44,220	27.26%
35	AMERICAN RELIABLE INSURANCE COMPANY	0.33%	\$103,931	\$95,462	\$1,602	\$801	0.84%
36	ASPEN AMERICAN INSURANCE COMPANY	0.30%	\$92,849	\$75,605	\$145,016	\$178,921	236.65%
37	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.29%	\$89,387	\$87,018	\$13,789	\$35,078	40.31%
38	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.28%	\$86,955	\$92,490	\$9,381	\$6,192	6.69%
39	ALTERRA AMERICA INSURANCE COMPANY	0.19%	\$58,768	\$42,250	\$12,079	-\$3,145	-7.44%
40	AMERICAN FAMILY HOME INSURANCE COMPANY	0.18%	\$55,285	\$21,239	\$3,712	\$16,537	77.86%
41	STATE NATIONAL INSURANCE COMPANY INC	0.14%	\$44,946	\$44,478	\$0	\$0	0.00%
42	ENDURANCE AMERICAN INSURANCE COMPANY	0.13%	\$40,251	\$6,708	\$0	\$3,602	53.70%
43	ESSENTIA INSURANCE COMPANY	0.12%	\$36,320	\$18,686	\$0	\$2,453	13.13%
44	TOKIO MARINE AMERICA INSURANCE COMPANY	0.09%	\$28,500	\$19,719	\$0	\$743	3.77%
45	USAA CASUALTY INSURANCE COMPANY	0.09%	\$27,927	\$28,532	\$4,797	\$2,479	8.69%
46	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.07%	\$20,550	\$10,209	\$0	\$6,185	60.58%
47	CATLIN INDEMNITY COMPANY	0.05%	\$16,494	\$14,820	\$26,932	\$24,337	164.22%
48	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHAN	0.05%	\$16,464	\$9,270	\$0	\$2,535	27.35%
49	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$13,661	\$12,860	\$0	\$0	0.00%
50	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$12,868	\$13,776	\$0	\$20,101	145.91%
51	STAR INSURANCE COMPANY	0.04%	\$12,097	\$19,398	\$0	\$2,375	12.24%
52	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.04%	\$11,546	\$12,049	\$363	\$2,054	17.05%
53	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.04%	\$10,937	\$61,438	\$35,624	\$575,327	936.44%
54	HDI-GERLING AMERICA INSURANCE COMPANY	0.03%	\$10,900	\$10,541	\$0	\$1,056	10.02%
55	ARCH INSURANCE COMPANY	0.03%	\$9,982	\$5,807	-\$166	\$442	7.61%
56	STATE AUTO PROPERTY & CASUALTY INSURANCE I	0.03%	\$8,428	\$9,248	\$0	-\$297	-3.21%
57	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	0.02%	\$7,351	\$5,144	\$0	\$1,119	21.75%
58	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$7,157	\$7,087	\$0	-\$722	-10.19%
59	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$6,594	\$6,508	\$0	\$5,980	91.89%
60	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.02%	\$6,215	\$5,870	\$576	\$180	3.07%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

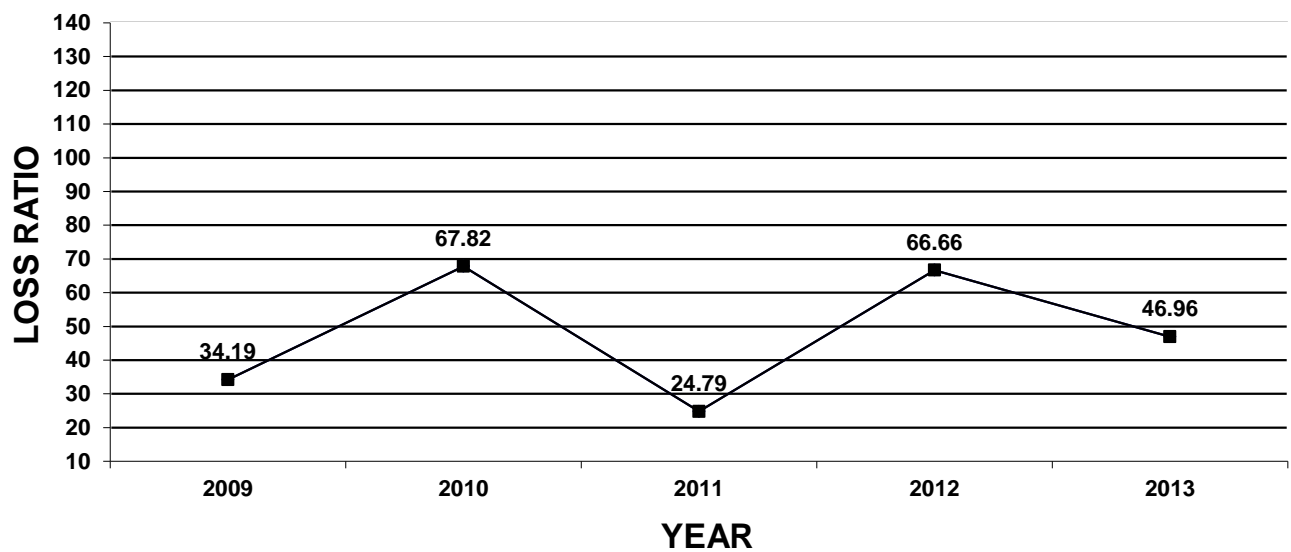
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SENTINEL INSURANCE COMPANY LTD	0.02%	\$5,754	\$7,042	\$0	\$1	0.01%
62	TORUS NATIONAL INSURANCE COMPANY	0.02%	\$5,723	\$3,661	\$0	\$1,513	41.33%
63	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$3,786	\$3,285	\$0	\$32	0.97%
64	GREAT NORTHERN INSURANCE COMPANY	0.01%	\$3,100	\$2,933	\$0	-\$51	-1.74%
65	TRAVELERS INDEMNITY COMPANY	0.01%	\$3,045	\$7,355	\$0	\$731	9.94%
66	PROCENTURY INSURANCE COMPANY	0.00%	\$940	\$3,187	\$0	\$1,575	49.42%
67	ELECTRIC INSURANCE COMPANY	0.00%	\$660	\$717	\$0	\$0	0.00%
68	GARRISON PROPERTY AND CASUALTY INSURANCE	0.00%	\$528	\$528	\$0	\$124	23.48%
69	AXIS REINSURANCE COMPANY	0.00%	\$414	\$7,474	-\$6,232	-\$32,104	-429.54%
70	HARTFORD CASUALTY INSURANCE CO	0.00%	\$305	\$321	\$0	\$0	0.00%
71	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.00%	\$117	\$86	\$0	\$0	0.00%
72	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,195	N/A
73	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
74	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$237,794	-\$1,976,028	N/A
75	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
76	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
77	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
78	LIBERTY INSURANCE UNDERWRITERS INC	0.00%	\$0	\$0	\$0	\$30,350	N/A
79	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,814	N/A
80	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,312	N/A
81	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$9	N/A
82	MTSUI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$0	-\$8	N/A
83	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,273	N/A
84	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
85	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$4,605	N/A
86	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$275	N/A
87	STARNET INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$445	N/A
88	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$3,263	N/A
89	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,547	N/A
90	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$3	-\$3	-\$51,470	-\$18,694	623133.33%
91	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	-\$183	\$90	\$0	\$1	1.11%
92	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$393	-\$129	\$185,118	-\$44,003	34110.85%
TOTAL		100.00%	\$31,212,639	\$29,702,991	\$13,365,872	\$13,948,248	46.96%

## MISSOURI OCEAN MARINE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	19.28%	\$51,931,737	\$54,379,639	\$14,405,301	\$14,687,786	27.01%
2	STATE FARM FIRE AND CASUALTY COMPANY	7.11%	\$19,141,951	\$19,150,157	\$5,170,891	\$5,294,976	27.65%
3	FACTORY MUTUAL INSURANCE COMPANY	6.80%	\$18,312,406	\$19,466,851	\$1,965,087	\$2,250,915	11.56%
4	LIBERTY MUTUAL INSURANCE COMPANY	6.34%	\$17,083,326	\$16,989,016	\$11,085,487	\$12,569,615	73.99%
5	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	4.13%	\$11,128,549	\$11,561,367	\$7,025,244	\$8,372,377	72.42%
6	AFFILIATED FM INSURANCE COMPANY	2.42%	\$6,526,298	\$6,593,234	\$1,854,681	\$1,852,316	28.09%
7	LIBERTY INSURANCE UNDERWRITERS INC	2.16%	\$5,824,755	\$5,843,960	\$3,114,716	\$3,959,824	67.76%
8	HARTFORD FIRE INSURANCE COMPANY	2.15%	\$5,790,736	\$5,783,038	\$1,961,857	\$2,078,207	35.94%
9	AGCS MARINE INSURANCE COMPANY	1.95%	\$5,249,256	\$4,562,287	\$4,940,156	\$3,712,431	81.37%
10	JEFFERSON INSURANCE COMPANY	1.57%	\$4,239,023	\$3,967,083	\$1,157,694	\$1,207,488	30.44%
11	ZURICH AMERICAN INSURANCE COMPANY	1.38%	\$3,717,407	\$3,680,122	\$1,744,165	\$1,887,241	51.28%
12	SENTRY SELECT INSURANCE COMPANY	1.36%	\$3,672,090	\$2,720,256	\$727,235	\$825,926	30.36%
13	GREAT WEST CASUALTY COMPANY	1.34%	\$3,608,401	\$3,328,475	\$2,529,624	\$2,729,769	82.01%
14	NEW HAMPSHIRE INSURANCE COMPANY	1.33%	\$3,578,710	\$3,027,377	-\$110,933	-\$190,753	-6.30%
15	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.26%	\$3,404,675	\$3,320,310	\$1,420,157	\$1,461,954	44.03%
16	AMERICAN ZURICH INSURANCE COMPANY	1.26%	\$3,398,455	\$3,175,052	\$486,696	\$519,828	16.37%
17	STONEBRIDGE CASUALTY INSURANCE COMPANY	1.13%	\$3,037,539	\$3,072,200	\$2,064,483	\$2,136,039	69.53%
18	NATIONAL CASUALTY COMPANY	1.02%	\$2,737,100	\$2,579,102	\$1,393,846	\$1,576,080	61.11%
19	AMERICAN SECURITY INSURANCE COMPANY	1.01%	\$2,726,170	\$2,726,170	\$81,096	\$73,360	2.69%
20	SAFECO INSURANCE COMPANY OF AMERICA	1.00%	\$2,685,999	\$2,544,460	\$1,008,286	\$1,010,924	39.73%
21	NATIONWIDE MUTUAL INSURANCE COMPANY	0.99%	\$2,675,146	\$2,580,545	\$852,905	\$815,131	31.59%
22	SHELTER MUTUAL INSURANCE COMPANY	0.97%	\$2,616,294	\$2,495,823	\$1,301,116	\$1,445,661	57.92%
23	NORTH AMERICAN ELITE INSURANCE COMPANY	0.90%	\$2,421,270	\$2,421,270	\$131,480	\$445,473	18.40%
24	JEWELERS MUTUAL INSURANCE COMPANY	0.73%	\$1,958,755	\$1,892,607	\$885,321	\$759,550	40.13%
25	UNITED FIRE AND CASUALTY COMPANY	0.73%	\$1,957,290	\$1,907,695	\$1,043,901	\$850,555	44.59%
26	CINCINNATI INSURANCE COMPANY THE	0.71%	\$1,913,595	\$1,794,573	\$1,286,674	\$1,453,806	81.01%
27	ACE AMERICAN INSURANCE COMPANY	0.68%	\$1,831,902	\$1,492,435	\$465,328	-\$261,629	-17.53%
28	GREAT NORTHERN INSURANCE COMPANY	0.67%	\$1,801,130	\$1,783,997	\$440,527	\$461,198	25.85%
29	UNITED STATES FIRE INSURANCE COMPANY	0.65%	\$1,741,756	\$1,740,655	\$938,149	\$1,276,067	73.31%
30	ATLANTIC SPECIALTY INSURANCE COMPANY	0.63%	\$1,706,256	\$1,045,492	\$535,632	\$599,012	57.29%
31	AMERICAN MODERN HOME INSURANCE CO	0.62%	\$1,659,160	\$1,769,995	\$499,272	\$454,827	25.70%
32	SIRIUS AMERICA INSURANCE COMPANY	0.59%	\$1,587,490	\$2,079,288	\$851,628	\$680,440	32.72%
33	EMPLOYERS MUTUAL CASUALTY COMPANY	0.58%	\$1,561,688	\$1,529,632	\$960,476	\$871,917	57.00%
34	OWNERS INSURANCE COMPANY	0.55%	\$1,492,761	\$1,489,709	\$479,230	\$606,575	40.72%
35	NOVA CASUALTY COMPANY	0.54%	\$1,453,215	\$1,451,934	\$715,665	\$715,152	49.26%
36	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.52%	\$1,411,846	\$1,415,253	\$769,599	\$796,651	56.29%
37	CHARTER OAK FIRE INSURANCE CO THE	0.52%	\$1,405,106	\$1,483,307	\$600,020	\$597,929	40.31%
38	FEDERAL INSURANCE COMPANY	0.52%	\$1,400,454	\$1,309,315	\$299,910	\$233,582	17.84%
39	NORTHLAND INSURANCE COMPANY	0.50%	\$1,356,953	\$1,206,768	\$636,447	\$719,150	59.59%
40	STAR INSURANCE COMPANY	0.49%	\$1,317,696	\$1,317,792	\$829,657	\$798,320	60.58%
41	RLI INSURANCE COMPANY	0.46%	\$1,250,137	\$1,339,464	\$369,848	\$574,204	42.87%
42	NATIONAL SURETY CORPORATION	0.46%	\$1,250,004	\$1,152,912	\$192,952	\$315,712	27.38%
43	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.42%	\$1,117,860	\$1,056,082	\$441,091	\$498,690	47.22%
44	XL SPECIALTY INSURANCE COMPANY	0.41%	\$1,105,494	\$1,141,434	\$529,253	-\$685,403	-60.05%
45	ACUITY A MUTUAL INSURANCE COMPANY	0.40%	\$1,069,536	\$982,393	\$515,722	\$482,619	49.13%
46	AIG PROPERTY CASUALTY COMPANY	0.40%	\$1,068,400	\$1,072,193	\$539,307	\$44,995	4.20%
47	DARWIN NATIONAL ASSURANCE COMPANY	0.40%	\$1,067,953	\$901,344	\$205,923	\$668,157	74.13%
48	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.39%	\$1,058,729	\$1,125,005	\$519,611	\$437,470	38.89%
49	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.39%	\$1,052,450	\$1,208,503	\$731,575	\$836,939	69.25%
50	PROGRESSIVE MAX INSURANCE COMPANY	0.38%	\$1,026,304	\$980,947	\$411,673	\$419,091	42.72%
51	AMEX ASSURANCE COMPANY	0.37%	\$986,207	\$971,798	\$477,155	\$463,249	47.67%
52	PEERLESS INSURANCE COMPANY	0.37%	\$983,146	\$1,028,023	\$235,413	\$279,126	27.15%
53	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.35%	\$954,632	\$862,952	\$325,951	\$220,804	25.59%
54	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.34%	\$904,847	\$899,943	\$312,431	\$239,395	26.60%
55	PHOENIX INSURANCE COMPANY THE	0.33%	\$897,399	\$1,003,618	\$608,167	\$410,786	40.93%
56	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.32%	\$869,078	\$888,098	\$362,870	\$384,332	43.28%
57	BITUMINOUS CASUALTY CORPORATION	0.32%	\$860,192	\$767,422	\$396,046	\$138,146	18.00%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.31%	\$840,120	\$814,185	\$252,812	\$283,211	34.78%
59	GREAT AMERICAN ASSURANCE COMPANY	0.31%	\$831,768	\$804,213	\$228,551	\$244,747	30.43%
60	ARCH INSURANCE COMPANY	0.30%	\$806,761	\$842,257	\$538,288	\$497,433	59.06%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CHUBB NATIONAL INSURANCE COMPANY	0.30%	\$805,857	\$744,141	\$237,246	\$244,342	32.84%
62	BANKERS STANDARD INSURANCE COMPANY	0.30%	\$804,865	\$771,762	\$116,307	\$115,658	14.99%
63	AMCO INSURANCE COMPANY	0.29%	\$784,024	\$784,111	\$461,137	\$466,634	59.51%
64	AUTO OWNERS INSURANCE COMPANY	0.29%	\$768,624	\$760,980	\$161,833	\$163,057	21.43%
65	AXA ART INSURANCE CORPORATION	0.25%	\$670,786	\$726,311	\$4,508	\$417,329	57.46%
66	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.25%	\$669,963	\$673,346	\$212,203	\$187,403	27.83%
67	FEDERATED MUTUAL INSURANCE COMPANY	0.25%	\$667,728	\$633,692	\$294,850	\$154,101	24.32%
68	ALTERRA AMERICA INSURANCE COMPANY	0.24%	\$644,262	\$632,627	\$45,638	\$332,995	52.64%
69	FIREMANS FUND INSURANCE COMPANY	0.24%	\$639,841	\$669,016	\$27,282	\$71,138	10.63%
70	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.23%	\$620,377	\$608,615	\$306,082	\$331,078	54.40%
71	HANOVER INSURANCE COMPANY THE	0.23%	\$612,943	\$670,744	\$151,070	\$161,435	24.07%
72	REPWEST INSURANCE COMPANY	0.22%	\$604,263	\$604,263	\$74,656	\$70,561	11.68%
73	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.22%	\$592,446	\$605,430	\$513,798	\$597,148	98.63%
74	FARMERS INSURANCE EXCHANGE	0.21%	\$563,154	\$529,849	\$47,192	\$40,813	7.70%
75	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.20%	\$546,407	\$571,309	\$3,201,926	\$2,334,986	408.71%
76	ADDISON INSURANCE COMPANY	0.20%	\$542,656	\$504,177	\$139,460	\$135,800	26.93%
77	USAA CASUALTY INSURANCE COMPANY	0.20%	\$531,370	\$496,795	\$280,776	\$245,987	49.51%
78	SECURIAN CASUALTY COMPANY	0.19%	\$522,290	\$554,492	\$334,047	\$337,440	60.86%
79	PRAETORIAN INSURANCE COMPANY	0.19%	\$507,138	\$426,963	\$115,712	\$139,901	32.77%
80	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.19%	\$503,321	\$502,439	\$32,728	\$43,064	8.57%
81	WESCO INSURANCE COMPANY	0.17%	\$464,908	\$427,746	\$327,075	\$295,374	69.05%
82	MARKEL INSURANCE COMPANY	0.17%	\$453,815	\$508,133	\$204,274	\$209,279	41.19%
83	WESTCHESTER FIRE INSURANCE COMPANY	0.17%	\$446,474	\$617,879	\$342,756	\$606,486	98.16%
84	PENN MILLERS INSURANCE COMPANY	0.17%	\$444,552	\$401,565	\$357,785	\$358,010	89.15%
85	OLD REPUBLIC INSURANCE COMPANY	0.16%	\$440,025	\$440,025	\$386,347	\$316,318	71.89%
86	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.16%	\$433,233	\$458,840	\$243,286	\$203,914	44.44%
87	GENERALI U S BRANCH	0.16%	\$422,152	\$422,152	\$84,065	\$799,303	189.34%
88	CAMERON MUTUAL INSURANCE COMPANY	0.15%	\$415,376	\$403,653	\$72,799	\$41,738	10.34%
89	LIBERTY INSURANCE CORPORATION	0.15%	\$414,240	\$373,856	\$99,921	\$103,203	27.61%
90	HARLEYSVILLE INSURANCE COMPANY	0.15%	\$399,129	\$405,175	\$82,168	\$91,971	22.70%
91	SELECTIVE INSURANCE COMPANY OF AMERICA	0.14%	\$382,329	\$259,813	\$192,794	\$192,794	74.20%
92	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.14%	\$382,005	\$372,132	\$129,973	\$121,311	32.60%
93	ALLSTATE INSURANCE COMPANY	0.14%	\$380,081	\$398,136	\$151,509	\$157,683	39.61%
94	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.13%	\$361,558	\$318,912	\$26,893	-\$15,702	-4.92%
95	STARNET INSURANCE COMPANY	0.13%	\$359,408	\$422,620	\$75,034	\$137,891	32.63%
96	PACIFIC INDEMNITY COMPANY	0.13%	\$355,887	\$355,011	\$63,270	\$64,137	18.07%
97	CANAL INSURANCE COMPANY	0.13%	\$347,421	\$356,369	\$216,718	\$209,218	58.71%
98	SENECA INSURANCE COMPANY INC	0.13%	\$345,809	\$341,173	\$248,216	\$305,856	89.65%
99	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	0.12%	\$315,475	\$372,302	\$210,951	\$183,515	49.29%
100	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.12%	\$313,570	\$356,076	\$0	\$0	0.00%
101	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.11%	\$306,270	\$269,788	\$190,463	\$204,252	75.71%
102	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH C	0.11%	\$301,191	\$301,484	\$46,464	\$31,580	10.47%
103	STATE NATIONAL INSURANCE COMPANY INC	0.11%	\$296,434	\$296,318	-\$4,677	-\$13,894	-4.69%
104	AMERICAN PET INSURANCE COMPANY	0.11%	\$295,598	\$274,954	\$116,343	\$129,898	47.24%
105	RSUI INDEMNITY COMPANY	0.11%	\$286,966	\$260,689	\$0	\$5,756	2.21%
106	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.10%	\$272,180	\$305,406	\$103,735	\$112,320	36.78%
107	BCS INSURANCE COMPANY	0.10%	\$270,879	\$269,412	\$89,403	\$116,910	43.39%
108	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.10%	\$266,870	\$175,096	\$4,662	\$814	0.46%
109	MID CENTURY INSURANCE COMPANY	0.10%	\$264,788	\$307,093	\$0	-\$9,472	-3.08%
110	FEDERATED SERVICE INSURANCE COMPANY	0.10%	\$261,560	\$270,378	\$60,773	\$73,718	27.26%
111	VIGILANT INSURANCE COMPANY	0.10%	\$261,251	\$276,497	\$220,808	\$213,611	77.26%
112	WEST BEND MUTUAL INSURANCE COMPANY	0.10%	\$256,078	\$240,523	\$128,278	\$141,121	58.67%
113	USAA GENERAL INDEMNITY COMPANY	0.09%	\$244,474	\$195,552	\$92,932	\$104,902	53.64%
114	TOWER INSURANCE COMPANY OF NEW YORK	0.09%	\$240,356	\$261,414	\$567,745	\$506,811	193.87%
115	NAVIGATORS INSURANCE COMPANY	0.09%	\$236,611	\$382,031	\$846,846	\$291,499	76.30%
116	AMERICAN STATES INSURANCE COMPANY	0.09%	\$232,345	\$251,909	\$32,106	\$47,453	18.84%
117	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.09%	\$230,010	\$228,130	\$69,498	\$97,677	42.82%
118	NATIONAL INTERSTATE INSURANCE COMPANY	0.09%	\$229,823	\$188,781	\$3,785	\$32,285	17.10%
119	AMERICAN RELIABLE INSURANCE COMPANY	0.08%	\$222,774	\$359,049	\$95,842	\$88,293	24.59%
120	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.08%	\$221,631	\$233,996	\$0	\$150,967	64.52%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	T H E INSURANCE COMPANY	0.08%	\$219,337	\$204,239	\$33,588	\$29,134	14.26%
122	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.08%	\$215,347	\$159,670	\$93,783	\$165,788	103.83%
123	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.08%	\$209,714	\$202,092	\$20,145	\$160,759	79.55%
124	NATIONAL INDEMNITY COMPANY	0.08%	\$202,965	\$131,904	\$18,454	\$32,349	24.52%
125	CONTINENTAL INSURANCE COMPANY THE	0.08%	\$202,779	\$262,883	\$172,833	\$12,767	4.86%
126	DIAMOND STATE INSURANCE COMPANY	0.07%	\$201,168	\$204,877	\$149,440	\$148,779	72.62%
127	ASPEN AMERICAN INSURANCE COMPANY	0.07%	\$199,348	\$159,370	\$22,856	\$36,639	22.99%
128	AXIS INSURANCE COMPANY	0.07%	\$198,049	\$124,564	\$27,055	\$33,197	26.65%
129	BITUMINOUS FIRE AND MARINE INS CO	0.07%	\$197,468	\$230,702	\$253,185	\$279,652	121.22%
130	PROTECTIVE INSURANCE COMPANY	0.07%	\$195,861	\$195,861	\$87,274	\$85,774	43.79%
131	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.07%	\$194,465	\$194,654	\$0	-\$145,070	-74.53%
132	GRANITE STATE INSURANCE COMPANY	0.07%	\$193,064	\$148,811	\$75,951	\$66,807	44.89%
133	ELECTRIC INSURANCE COMPANY	0.07%	\$189,694	\$199,837	\$55,093	\$55,093	27.57%
134	FIRE INSURANCE EXCHANGE	0.07%	\$184,387	\$195,013	\$22,500	\$17,904	9.18%
135	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.07%	\$175,745	\$126,042	\$40,434	\$75,337	59.77%
136	GENERAL CASUALTY COMPANY OF WISCONSIN	0.06%	\$174,740	\$181,150	\$82,853	\$43,809	24.18%
137	AMERICAN ROAD INSURANCE COMPANY	0.06%	\$172,552	\$172,552	\$8,547	\$12,002	6.96%
138	ALLSTATE INDEMNITY COMPANY	0.06%	\$171,633	\$178,864	\$55,633	\$53,067	29.67%
139	CINCINNATI INDEMNITY COMPANY INC	0.06%	\$166,574	\$157,595	\$80,336	\$58,105	36.87%
140	SAGAMORE INSURANCE COMPANY	0.06%	\$166,252	\$135,460	\$58,456	\$57,407	42.38%
141	INSURANCE COMPANY OF THE WEST	0.06%	\$159,394	\$135,069	\$0	\$0	0.00%
142	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.06%	\$158,592	\$148,273	\$73,614	\$72,946	49.20%
143	AMERICAN INSURANCE COMPANY THE	0.06%	\$157,145	\$156,061	\$3,649,729	\$3,613,552	2315.47%
144	COLUMBIA MUTUAL INSURANCE COMPANY	0.06%	\$155,481	\$160,434	\$0	-\$4,303	-2.68%
145	UNIVERSAL UNDERWRITERS INS CO	0.06%	\$151,172	\$160,138	\$141,869	\$37,685	23.53%
146	EMPIRE FIRE AND MARINE INSURANCE CO	0.05%	\$140,096	\$140,437	\$3,546	-\$6,133	-4.37%
147	STANDARD FIRE INSURANCE COMPANY	0.05%	\$139,992	\$160,812	\$29,810	\$20,703	12.87%
148	HAWKEYE-SECURITY INSURANCE COMPANY	0.05%	\$137,597	\$150,963	\$100,212	\$102,089	67.63%
149	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMF	0.05%	\$136,018	\$178,758	\$25,000	\$49,413	27.64%
150	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$134,292	\$133,598	\$2,200	\$9,182	6.87%
151	TRAVELERS INDEMNITY COMPANY	0.05%	\$129,381	\$128,209	\$11,738	-\$72,803	-56.78%
152	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$127,475	\$121,602	\$27,650	\$27,630	22.72%
153	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.05%	\$125,907	\$132,181	\$25,939	\$22,549	17.06%
154	PROCENTURY INSURANCE COMPANY	0.05%	\$124,786	\$112,266	\$8,680	\$9,841	8.77%
155	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAI	0.05%	\$122,221	\$63,584	\$22,947	\$37,350	58.74%
156	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.04%	\$117,013	\$116,922	-\$49,729	-\$55,948	-47.85%
157	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.04%	\$114,843	\$99,277	\$59,640	\$55,770	56.18%
158	COMMERCE AND INDUSTRY INSURANCE CO	0.04%	\$111,490	\$112,463	\$14,000	\$7,810	6.94%
159	CATERPILLAR INSURANCE COMPANY	0.04%	\$108,281	\$97,146	\$10,673	\$10,673	10.99%
160	CATLIN INSURANCE COMPANY INC	0.04%	\$107,783	\$91,763	\$111,592	\$107,718	117.39%
161	XL INSURANCE AMERICA INC	0.04%	\$105,830	\$201,644	\$0	\$9,874	4.90%
162	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$104,870	\$111,011	\$234,876	\$274,078	246.89%
163	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$103,015	\$96,124	\$24,965	\$30,251	31.47%
164	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.04%	\$98,364	\$97,880	\$159,901	\$78,888	80.60%
165	VIRGINIA SURETY COMPANY INC	0.04%	\$98,230	\$135,190	\$72,398	\$53,971	39.92%
166	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.04%	\$95,826	\$104,479	\$36,060	\$26,962	25.81%
167	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.04%	\$95,060	\$61,890	\$1,228	\$4,093	6.61%
168	LYNDON SOUTHERN INSURANCE COMPANY	0.03%	\$93,342	\$131,041	\$31,185	\$35,151	26.82%
169	ENCOMPASS INDEMNITY COMPANY	0.03%	\$92,150	\$81,252	\$40,798	\$43,304	53.30%
170	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.03%	\$90,759	\$279,650	\$1,501,589	\$1,511,682	540.56%
171	HARTFORD CASUALTY INSURANCE CO	0.03%	\$86,911	\$90,098	\$7,900	\$14,252	15.82%
172	ARMED FORCES INSURANCE EXCHANGE	0.03%	\$84,900	\$86,895	\$44,091	\$59,820	68.84%
173	ASSURANCE COMPANY OF AMERICA	0.03%	\$84,807	\$83,346	-\$40,515	-\$381,223	-457.40%
174	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	0.03%	\$83,988	\$126,550	\$8,133	\$7,959	6.29%
175	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$83,774	\$90,645	\$32,570	\$26,079	28.77%
176	REGENT INSURANCE COMPANY	0.03%	\$82,630	\$125,902	\$114,830	\$106,625	84.69%
177	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$82,375	\$75,976	-\$1,919	-\$3,022	-3.98%
178	OHIO INDEMNITY COMPANY	0.03%	\$79,919	\$64,134	\$28,408	\$31,849	49.66%
179	LANCER INSURANCE COMPANY	0.03%	\$78,991	\$88,242	\$187,930	\$166,552	188.74%
180	MID-CONTINENT CASUALTY COMPANY	0.03%	\$78,655	\$70,062	\$0	\$8,141	11.62%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$76,543	\$60,052	\$75,000	\$74,961	124.83%
182	CAROLINA CASUALTY INSURANCE COMPANY	0.03%	\$74,983	\$79,235	\$64,331	\$66,259	83.62%
183	SENTINEL INSURANCE COMPANY LTD	0.03%	\$74,532	\$87,697	\$21,289	\$27,353	31.19%
184	IRONSHORE INDEMNITY INC	0.03%	\$70,002	\$34,320	\$0	\$14,621	42.60%
185	UNITED STATES LIABILITY INSURANCE COMPANY	0.02%	\$67,276	\$51,607	\$0	\$1,567	3.04%
186	NETHERLANDS INSURANCE COMPANY THE	0.02%	\$66,692	\$71,215	\$8,262	\$8,883	12.47%
187	STARR INDEMNITY & LIABILITY COMPANY	0.02%	\$65,926	\$36,223	\$0	\$13,787	38.06%
188	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$63,333	\$79,272	\$21,321	\$68,716	86.68%
189	STRATFORD INSURANCE COMPANY	0.02%	\$60,370	\$62,910	\$19,370	\$19,003	30.21%
190	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$59,668	\$54,770	\$8,937	\$9,138	16.68%
191	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.02%	\$54,466	\$57,657	\$18,270	\$598	1.04%
192	AMERICAN MODERN SELECT INSURANCE COMPANY	0.02%	\$53,140	\$53,352	\$8,561	\$33,297	62.41%
193	LITITZ MUTUAL INSURANCE COMPANY	0.02%	\$52,006	\$53,795	\$22,988	\$21,988	40.87%
194	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$50,215	\$49,277	\$1,298	\$4,398	8.93%
195	AMERISURE MUTUAL INSURANCE COMPANY	0.02%	\$48,386	\$37,104	\$0	-\$1,031	-2.78%
196	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$45,579	\$29,994	\$0	-\$1,025	-3.42%
197	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$44,868	\$63,673	\$5,834	-\$443	-0.70%
198	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$44,830	\$50,811	\$24,950	\$7,898	15.54%
199	TEACHERS INSURANCE COMPANY	0.02%	\$43,627	\$42,042	\$7,691	\$7,388	17.57%
200	TECHNOLOGY INSURANCE COMPANY	0.02%	\$41,095	\$24,007	\$35,604	\$45,955	191.42%
201	UNITRIN PREFERRED INSURANCE COMPANY	0.02%	\$40,748	\$42,255	\$21,113	\$20,918	49.50%
202	CONTINENTAL WESTERN INSURANCE COMPANY	0.01%	\$38,830	\$40,265	\$0	\$2,062	5.12%
203	MAXUM CASUALTY INSURANCE COMPANY	0.01%	\$37,389	\$93,239	\$121,736	\$84,619	90.75%
204	ZALE INDEMNITY COMPANY	0.01%	\$36,044	\$36,044	\$2,250	\$2,410	6.69%
205	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$34,305	\$56,586	\$0	-\$148,489	-262.41%
206	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$34,172	\$34,349	\$2,104	\$2,696	7.85%
207	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.01%	\$33,571	\$27,112	\$20,605	\$10,167	37.50%
208	LM INSURANCE CORPORATION	0.01%	\$29,965	\$15,571	\$4,873	\$5,110	32.82%
209	STILLWATER INSURANCE COMPANY	0.01%	\$28,071	\$29,137	\$10,089	\$10,089	34.63%
210	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.01%	\$27,095	\$26,581	\$10,530	\$7,363	27.70%
211	TWIN CITY FIRE INSURANCE COMPANY	0.01%	\$26,264	\$20,364	\$3,315	\$3,323	16.32%
212	CINCINNATI CASUALTY COMPANY THE	0.01%	\$25,423	\$46,223	\$68,221	\$68,221	147.59%
213	TRUMBULL INSURANCE COMPANY	0.01%	\$25,140	\$21,382	\$1,508	\$1,508	7.05%
214	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$23,590	\$14,175	\$0	\$5,643	39.81%
215	PEERLESS INDEMNITY INSURANCE COMPANY	0.01%	\$23,172	\$25,382	\$13,614	\$13,396	52.78%
216	BEAZLEY INSURANCE COMPANY INC	0.01%	\$22,237	\$93,817	\$0	-\$58,179	-62.01%
217	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$22,121	\$55,883	\$28,936	\$14,320	25.62%
218	CAPITOL INDEMNITY CORPORATION	0.01%	\$22,120	\$19,732	\$7,601	\$7,612	38.58%
219	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$20,926	\$15,227	\$0	-\$1,287	-8.45%
220	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$20,772	\$20,795	\$6,890	\$6,690	32.17%
221	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.01%	\$20,433	\$20,978	\$60	-\$67	-0.32%
222	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.01%	\$20,123	\$18,144	\$0	\$871	4.80%
223	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$19,775	\$24,572	\$48,160	\$41,892	170.49%
224	VANLINER INSURANCE COMPANY	0.01%	\$19,020	\$19,892	\$0	-\$1,046	-5.26%
225	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$17,412	\$17,412	\$0	\$0	0.00%
226	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$16,928	\$16,212	\$98,515	\$100,927	622.55%
227	HARTFORD STEAM BOILER INSPECTION & INS	0.01%	\$16,443	\$13,706	\$0	-\$1,476	-10.77%
228	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$16,262	\$14,194	\$0	\$155	1.09%
229	OAK RIVER INSURANCE COMPANY	0.01%	\$15,661	\$21,731	\$4,416	\$6,164	28.37%
230	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$13,986	\$31,300	\$3,489	\$3,619	11.56%
231	WEST AMERICAN INSURANCE COMPANY	0.00%	\$13,215	\$14,126	\$3,776	\$7,175	50.79%
232	AMERICAN COMMERCE INSURANCE COMPANY	0.00%	\$13,001	\$6,887	\$0	\$0	0.00%
233	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$12,986	\$11,686	\$0	\$507	4.34%
234	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$12,536	\$10,030	\$8,513	\$8,690	86.64%
235	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.00%	\$12,198	\$11,585	\$0	-\$153	-1.32%
236	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.00%	\$12,078	\$13,948	\$0	-\$175	-1.25%
237	QBE INSURANCE CORPORATION	0.00%	\$11,924	\$11,933	\$0	\$1,128	9.45%
238	AVEMCO INSURANCE COMPANY	0.00%	\$11,795	\$11,795	\$50,000	\$80,000	678.25%
239	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$11,668	\$13,488	\$9,688	\$9,121	67.62%
240	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$10,866	\$11,036	\$50,062	\$49,797	451.22%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	TORUS NATIONAL INSURANCE COMPANY	0.00%	\$10,593	\$9,376	\$0	\$418	4.46%
242	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.00%	\$10,395	\$9,127	\$0	-\$5,928	-64.95%
243	MARYLAND CASUALTY COMPANY	0.00%	\$9,509	\$11,020	\$0	-\$231	-2.10%
244	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$8,972	\$8,975	\$304	-\$902,402	-10054.62%
245	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$8,857	\$11,006	\$6,571	\$6,641	60.34%
246	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$8,825	\$7,836	\$0	-\$1,187	-15.15%
247	ACCEPTANCE CASUALTY INSURANCE CO	0.00%	\$8,091	\$11,355	\$0	\$7,310	64.38%
248	CONSUMERS INSURANCE USA INC	0.00%	\$8,016	\$9,162	\$685	\$685	7.48%
249	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.00%	\$7,871	\$7,897	\$0	\$0	0.00%
250	FCCI INSURANCE COMPANY	0.00%	\$7,705	\$7,257	\$0	\$84	1.16%
251	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$7,628	\$8,905	\$0	-\$64	-0.72%
252	mitsui sumitomo insurance company of america	0.00%	\$7,564	\$8,143	\$0	-\$259	-3.18%
253	EMCASCO INSURANCE COMPANY	0.00%	\$6,978	\$7,172	\$8,164	\$7,779	108.46%
254	KEMPER INDEPENDENCE INSURANCE COMPANY	0.00%	\$6,880	\$8,021	\$0	-\$89	-1.11%
255	HUDSON INSURANCE COMPANY	0.00%	\$6,457	\$6,383	\$0	\$1,799	28.18%
256	WESTFIELD INSURANCE COMPANY	0.00%	\$6,350	\$8,117	\$0	\$52	0.64%
257	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$6,346	\$7,015	\$0	-\$9	-0.13%
258	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$6,233	\$5,596	\$0	\$360	6.43%
259	VALLEY FORGE INSURANCE COMPANY	0.00%	\$6,200	\$6,140	\$0	\$3,171	51.64%
260	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$6,150	\$26,199	\$25,181	\$22,599	86.26%
261	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$5,591	\$5,789	\$0	-\$2,396	-41.39%
262	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$5,589	\$5,625	\$0	-\$35	-0.62%
263	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$5,412	\$4,622	\$0	\$825	17.85%
264	BERKLEY NATIONAL INSURANCE COMPANY	0.00%	\$5,250	\$173	\$0	-\$85	-49.13%
265	AMERISURE INSURANCE COMPANY	0.00%	\$4,719	\$5,719	\$0	-\$43	-0.75%
266	AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.00%	\$4,702	\$5,733	\$0	\$4,730	82.50%
267	IMPERIUM INSURANCE COMPANY	0.00%	\$4,489	\$2,045	\$0	\$278	13.59%
268	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$4,311	\$3,090	\$0	-\$6	-0.19%
269	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$4,198	\$3,907	\$0	\$0	0.00%
270	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$4,135	\$2,553	\$0	\$8,476	332.00%
271	HORACE MANN INSURANCE COMPANY	0.00%	\$4,127	\$4,103	\$0	-\$2,083	-50.77%
272	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$4,100	\$3,820	\$0	-\$228	-5.97%
273	HDI-GERLING AMERICA INSURANCE COMPANY	0.00%	\$4,000	\$4,000	\$0	\$1,082	27.05%
274	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,685	\$168	\$0	\$0	0.00%
275	ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$3,396	\$1,809	\$0	\$224	12.38%
276	BALBOA INSURANCE COMPANY	0.00%	\$3,241	\$3,241	\$500	-\$3,555	-109.69%
277	NATIONAL TRUST INSURANCE COMPANY	0.00%	\$3,068	\$2,622	\$0	\$43	1.64%
278	RIVERPORT INSURANCE COMPANY	0.00%	\$2,574	\$4,095	\$0	\$0	0.00%
279	ESSENTIA INSURANCE COMPANY	0.00%	\$2,531	\$1,116	\$0	\$9	0.81%
280	UNION INSURANCE COMPANY	0.00%	\$2,511	\$633	\$0	-\$1	-0.16%
281	COREPOINTE INSURANCE COMPANY	0.00%	\$2,475	\$2,051	\$0	\$367	17.89%
282	VERLAN FIRE INSURANCE COMPANY	0.00%	\$2,417	\$1,531	\$0	\$0	0.00%
283	NORTHFIELD INSURANCE COMPANY	0.00%	\$2,290	\$2,345	\$0	-\$33	-1.41%
284	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$2,161	\$2,161	\$0	\$0	0.00%
285	GREENWICH INSURANCE COMPANY	0.00%	\$2,119	\$2,119	\$0	-\$1,888	-89.10%
286	GRINNELL SELECT INSURANCE COMPANY	0.00%	\$2,103	\$1,952	\$0	\$0	0.00%
287	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$1,994	\$2,459	\$0	-\$72	-2.93%
288	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$1,992	\$1,992	\$0	\$9	0.45%
289	MUTUALAID EXCHANGE	0.00%	\$1,991	\$2,820	\$0	\$83	2.94%
290	CATLIN INDEMNITY COMPANY	0.00%	\$1,680	\$119	\$0	\$9	7.56%
291	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$1,389	\$1,440	\$0	\$0	0.00%
292	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$1,258	\$6,330	\$8,580	\$9,688	153.05%
293	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	\$1,091	\$9,591	\$0	\$26,338	274.61%
294	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.00%	\$995	\$772	\$0	-\$900	-116.58%
295	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$977	\$1,005	\$0	\$3	0.30%
296	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$930	\$1,318	\$0	\$0	0.00%
297	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$872	\$722	\$0	\$0	0.00%
298	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.00%	\$790	\$839	\$0	\$0	0.00%
299	ECHELON PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$767	\$202	\$0	\$0	0.00%
300	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$761	\$767	\$0	\$1,992	259.71%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

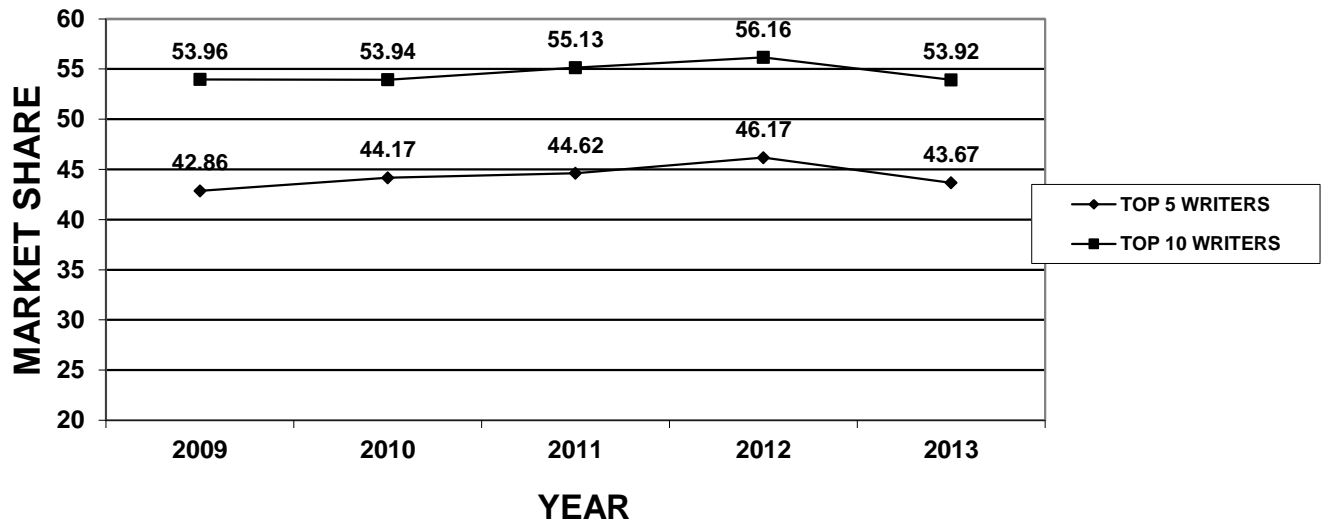
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	GREAT PLAINS CASUALTY INC	0.00%	\$750	\$750	\$18,087	\$18,087	2411.60%
302	OHIO SECURITY INSURANCE COMPANY	0.00%	\$717	\$181	\$0	\$0	0.00%
303	TOKIO MARINE AMERICA INSURANCE COMPANY	0.00%	\$690	\$1,805	\$0	\$66	3.66%
304	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$663	\$1,527	\$0	\$72	4.72%
305	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$530	\$1,204	\$1,493	-\$1,615	-134.14%
306	NORTH POINTE INSURANCE COMPANY	0.00%	\$490	\$612	\$30,000	\$2,555	417.48%
307	DEPOSITORS INSURANCE COMPANY	0.00%	\$407	\$325	\$0	-\$2	-0.62%
308	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$370	\$323	\$0	\$8	2.48%
309	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$363	\$363	\$0	-\$451	-124.24%
310	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE	0.00%	\$348	\$238	\$2,500	\$3,462	1454.62%
311	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$344	\$964	\$0	-\$108	-11.20%
312	WILSHIRE INSURANCE COMPANY	0.00%	\$309	\$240	\$0	-\$42	-17.50%
313	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$301	\$44	\$0	\$0	0.00%
314	TRUCK INSURANCE EXCHANGE	0.00%	\$264	\$3,331	-\$100	-\$538	-16.15%
315	TRANSPORTATION INSURANCE COMPANY	0.00%	\$19	\$1,650	\$0	\$0	0.00%
316	CIVIC PROPERTY & CASUALTY CO	0.00%	\$13	\$449	\$0	\$0	0.00%
317	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$8	\$6	\$0	\$0	0.00%
318	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$5	\$4	\$0	\$1	25.00%
319	MERASTAR INSURANCE COMPANY	0.00%	\$4	\$55	\$0	\$0	0.00%
320	WESTPORT INSURANCE CORPORATION	0.00%	\$1	\$1	\$0	\$0	0.00%
321	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$770	N/A
322	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38,873	N/A
323	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$44	N/A
324	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$1,680	\$0	-\$91,615	-5453.27%
325	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$37	N/A
326	AXIS REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,735	N/A
327	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	-\$1,476	N/A
328	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$458,964	-\$331,031	N/A
329	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$614	\$0	\$279	45.44%
330	FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF	0.00%	\$0	\$0	\$0	\$0	N/A
331	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
332	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$7	N/A
333	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
334	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$21	\$0	\$0	0.00%
335	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,500	N/A
336	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
337	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$11	N/A
338	HISCOX INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$594	N/A
339	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	-\$3,396	-\$14,402	N/A
340	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$37	N/A
341	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.00%	\$0	\$0	\$0	\$1	N/A
342	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
343	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,677	-\$19,679	N/A
344	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21	N/A
345	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
346	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
347	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$6,706	\$0	\$671	10.01%
348	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$153	\$0	\$1,089	711.76%
349	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$40,057	N/A
350	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$4,204	N/A
351	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$179	\$6,498	-\$3,502	-1956.42%
352	CUMIS INSURANCE SOCIETY INC	0.00%	-\$40	-\$40	\$11,149	-\$141,337	353342.50%
353	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	-\$40	-\$6	\$0	\$0	0.00%
354	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$44	\$1,146	\$0	\$0	0.00%
355	ONEBEACON INSURANCE COMPANY	0.00%	-\$100	\$801	\$5,460	\$5,029	627.84%
356	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.00%	-\$105	\$13	\$586	-\$5,814	-44723.08%
357	SPARTA INSURANCE COMPANY	0.00%	-\$117	\$12,780	\$0	\$1,116	8.73%
358	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	-\$123	\$463	\$0	-\$15	-3.24%
359	AETNA INSURANCE COMPANY OF CONNECTICUT	0.00%	-\$350	\$7,153	\$7,037	\$3,984	55.70%
360	CHURCH MUTUAL INSURANCE COMPANY	0.00%	-\$384	\$272	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

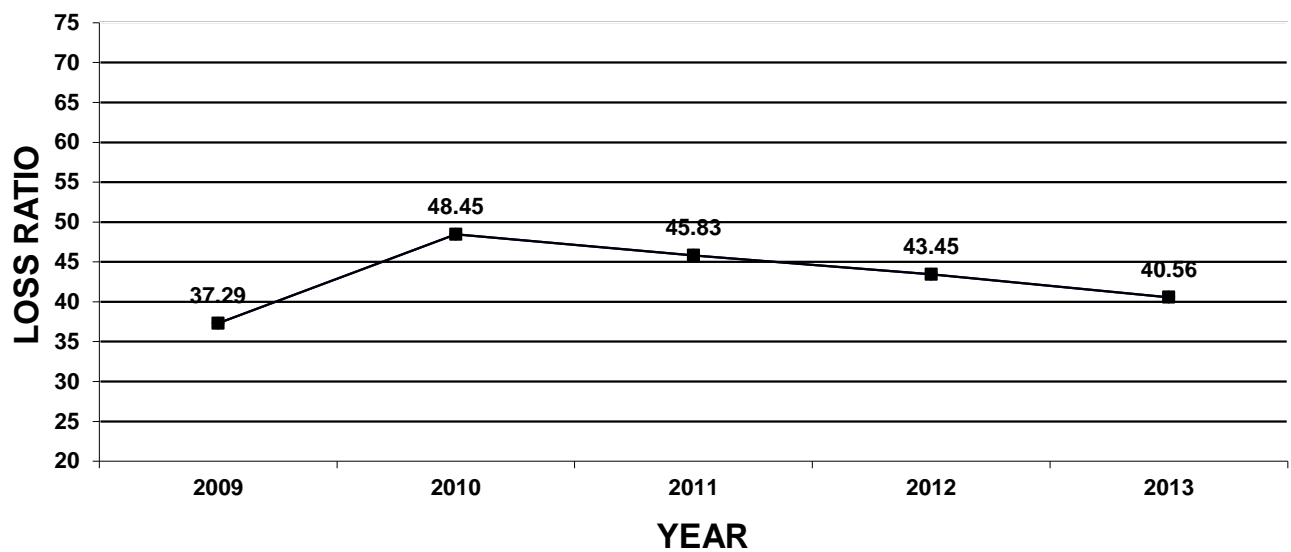
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
361	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$681	\$5,646	\$900	-\$603	-10.68%
362	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$5,925	\$4,294	\$17,720	-\$5,801	-135.10%
363	YOSEMITE INSURANCE COMPANY	-0.01%	-\$14,194	\$8,157	\$0	\$1,450	17.78%
TOTAL		100.00%	\$269,318,307	\$269,204,255	\$108,428,992	\$109,184,866	40.56%

## MISSOURI INLAND MARINE (Including Auto Cargo) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



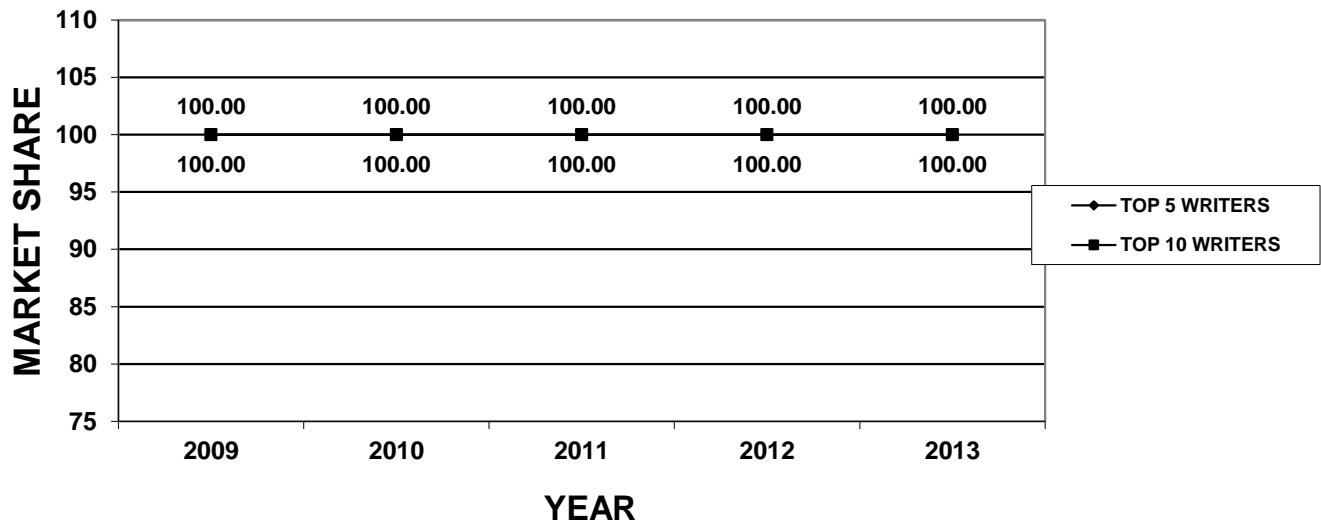


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

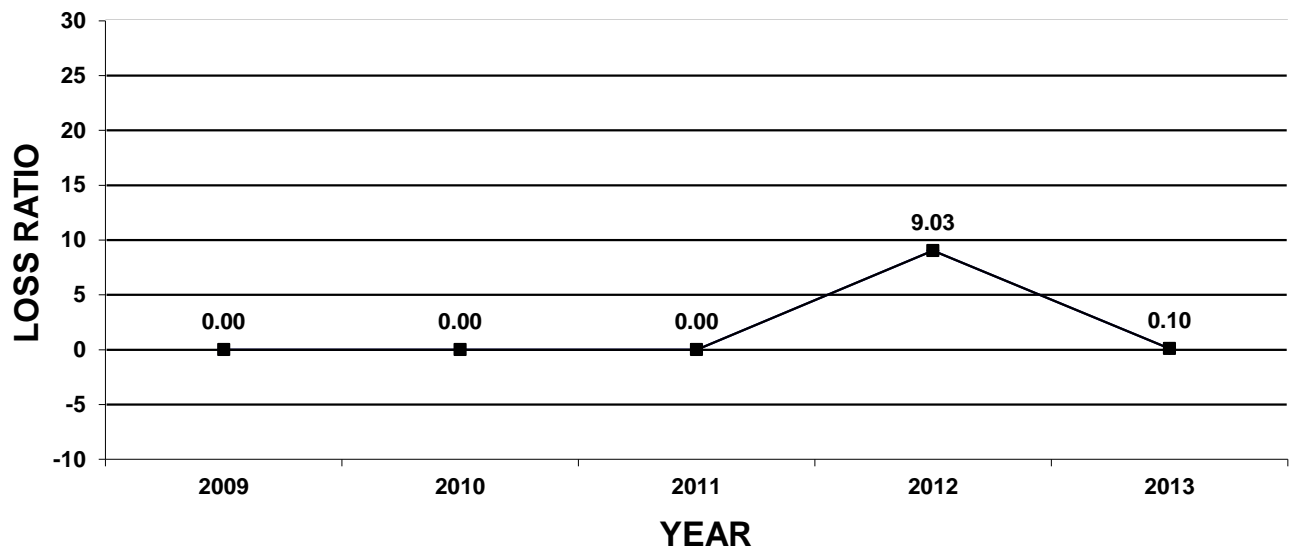
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ASSURED GUARANTY CORP	84.45%	\$2,417,778	\$3,562,502	\$0	\$0	0.00%
2	MBIA INSURANCE CORPORATION	14.39%	\$412,000	\$3,765,223	\$0	\$0	0.00%
3	ASSURED GUARANTY MUNICIPAL CORP	0.88%	\$25,089	\$4,820,672	\$0	\$0	0.00%
4	ACA FINANCIAL GUARANTY CORPORATION	0.28%	\$7,945	\$253,693	\$110,206	\$14,829	5.85%
5	BERKSHIRE HATHAWAY ASSURANCE CORPORATIO	0.00%	\$0	\$63,271	\$0	\$0	0.00%
6	NATIONAL PUBLIC FINANCE GUARANTEE CORPOR/	0.00%	\$0	\$975,674	\$0	\$0	0.00%
7	RADIAN ASSET ASSURANCE INC	0.00%	\$0	\$1,380,751	\$0	\$0	0.00%
TOTAL		100.00%	\$2,862,812	\$14,821,786	\$110,206	\$14,829	0.10%

## MISSOURI FINANCIAL GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

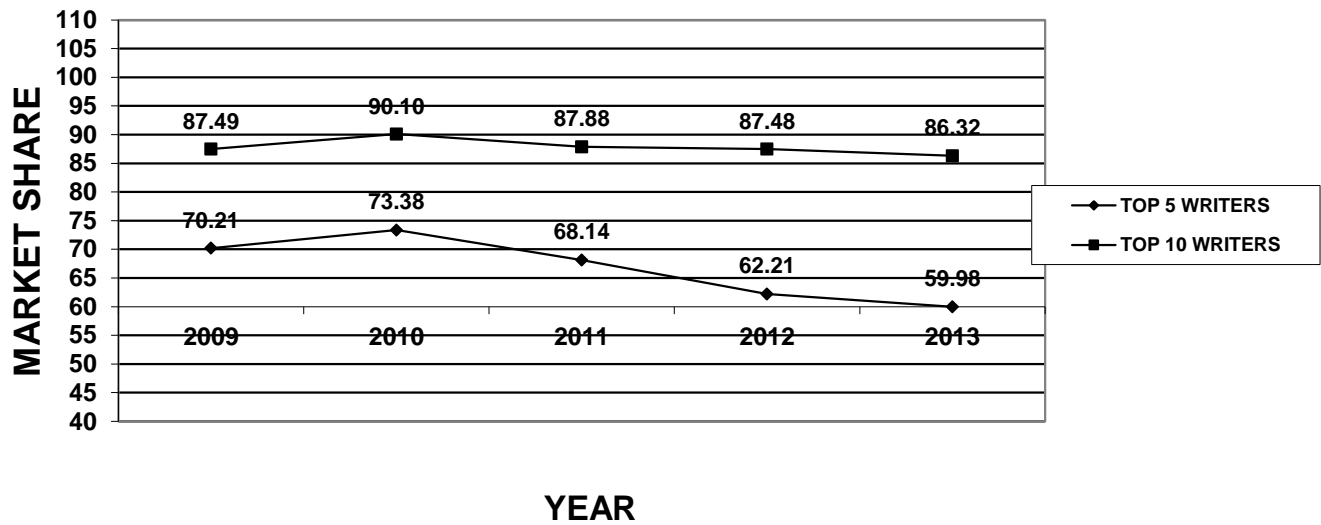


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

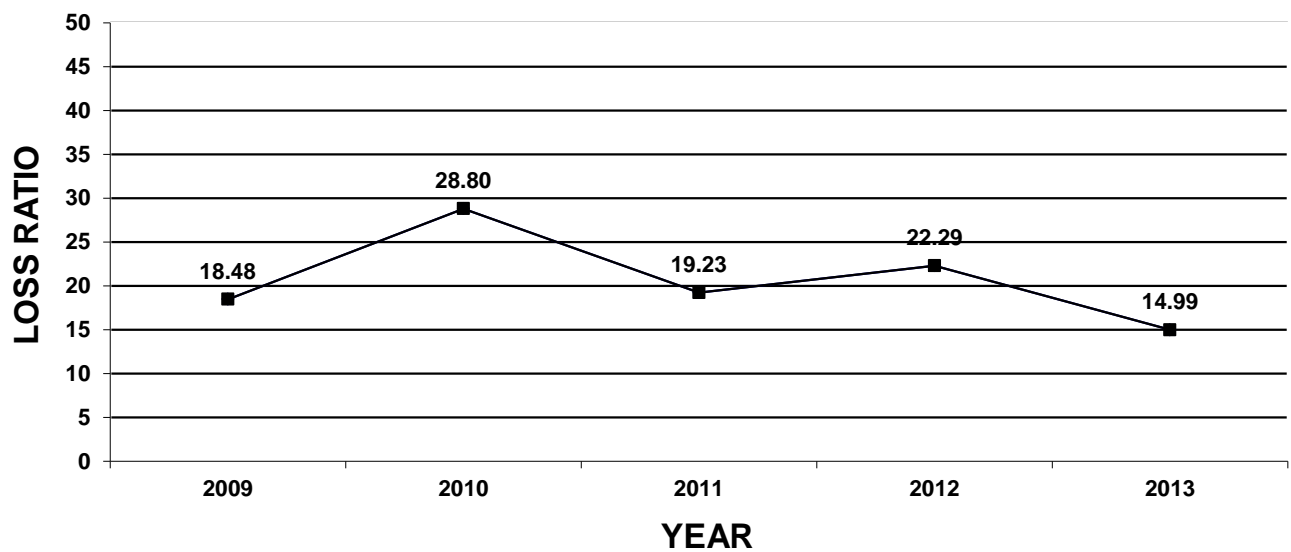
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	12.76%	\$10,479,522	\$13,571,349	\$2,212,500	\$1,379,339	10.16%
2	MEDICAL LIABILITY ALLIANCE	12.41%	\$10,189,019	\$10,743,120	\$2,405,000	\$2,571,100	23.93%
3	MISSOURI PROFESSIONALS MUTUAL	12.39%	\$10,174,172	\$10,992,790	\$13,257,852	\$8,949,646	81.41%
4	PROASSURANCE INDEMNITY COMPANY INC	11.26%	\$9,247,769	\$9,531,311	\$392,314	-\$6,830,643	-71.67%
5	MEDICUS INSURANCE COMPANY	11.17%	\$9,172,058	\$9,043,892	\$500,000	\$1,624,679	17.96%
6	DOCTORS COMPANY AN INTERINS EXCHANGE	10.94%	\$8,986,121	\$8,594,322	\$1,429,572	\$555,521	6.46%
7	MISSOURI DOCTORS MUTUAL INSURANCE COMPA	5.26%	\$4,322,589	\$4,520,460	\$1,860,500	\$637,877	14.11%
8	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIA	4.93%	\$4,050,504	\$4,830,939	\$2,158,653	\$1,879,372	38.90%
9	MMIC INSURANCE INC	2.98%	\$2,446,035	\$2,147,464	\$0	\$404,674	18.84%
10	PREFERRED PHYSICIANS MEDICAL RRG INC	2.23%	\$1,833,391	\$1,825,791	\$0	\$1,021,735	55.96%
11	CAPSON PHYSICIANS INSURANCE COMPANY	2.18%	\$1,793,715	\$1,858,074	\$0	\$1,776,001	95.58%
12	GALEN INSURANCE COMPANY	2.13%	\$1,753,342	\$1,710,964	\$619,747	\$32,894	1.92%
13	KEYSTONE MUTUAL INSURANCE COMPANY	1.82%	\$1,493,242	\$1,513,120	\$140,000	\$227,578	15.04%
14	AMERICAN CASUALTY COMPANY OF READING PEI	1.26%	\$1,034,279	\$1,181,044	\$52,873	-\$12,471	-1.06%
15	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.13%	\$928,358	\$928,358	\$95,000	\$72,170	7.77%
16	PHYSICIANS INSURANCE MUTUAL	1.05%	\$865,177	\$894,993	\$535,000	\$80,001	8.94%
17	LIBERTY INSURANCE UNDERWRITERS INC	1.03%	\$848,898	\$807,587	\$50,000	\$341,589	42.30%
18	FAIR AMERICAN INSURANCE AND REINSURANCE C	1.01%	\$832,357	\$424,794	\$0	\$276,123	65.00%
19	PROFESSIONAL SOLUTIONS INSURANCE COMPAN	0.88%	\$721,213	\$836,484	\$500,000	\$372,695	44.55%
20	MPM INSURANCE COMPANY OF KANSAS	0.52%	\$427,710	\$432,502	\$22,500	-\$11,250	-2.60%
21	DARWIN NATIONAL ASSURANCE COMPANY	0.40%	\$327,207	\$322,889	\$37,500	-\$37,574	-11.64%
22	ATLANTIC SPECIALTY INSURANCE COMPANY	0.14%	\$111,635	\$116,395	\$0	\$53,101	45.62%
23	INTERMED INSURANCE COMPANY	0.03%	\$27,924	\$373,585	\$1,401,852	\$738,468	197.67%
24	PREFERRED PROFESSIONAL INSURANCE COMPAI	0.03%	\$26,193	\$26,344	\$1,165,000	\$119,449	453.42%
25	ISMIE MUTUAL INSURANCE COMPANY	0.02%	\$19,929	\$19,705	\$0	-\$21,536	-109.29%
26	CONTINENTAL CASUALTY COMPANY	0.01%	\$11,947	\$7,073	\$69,360	-\$118,369	-1673.53%
27	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$4,438	\$3,204	\$0	\$1,534	47.88%
28	ACE AMERICAN INSURANCE COMPANY	0.01%	\$4,334	\$4,516	\$0	\$1,106	24.49%
29	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$627	\$1,469	\$0	\$365	24.85%
30	NATIONAL UNION FIRE INSURANCE COMPANY OF I	0.00%	\$403	\$411,346	\$5,500	-\$532,370	-129.42%
31	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$200,000	N/A
32	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,000	N/A
33	CINCINNATI INSURANCE COMPANY THE	0.00%	\$0	\$2,277	\$0	-\$2,630	-115.50%
34	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$104,429	N/A
35	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103,037	N/A
36	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$15,000	N/A
37	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$1,567	\$0	-\$120,768	-7706.96%
38	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,947	N/A
39	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$2,500,000	-\$2,326,932	N/A
40	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$138,000	N/A
41	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$5,830	N/A
42	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$3,106	N/A
43	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37,782	N/A
TOTAL		100.00%	\$82,134,108	\$87,679,728	\$31,410,723	\$13,143,343	14.99%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Physicians and Surgeons)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

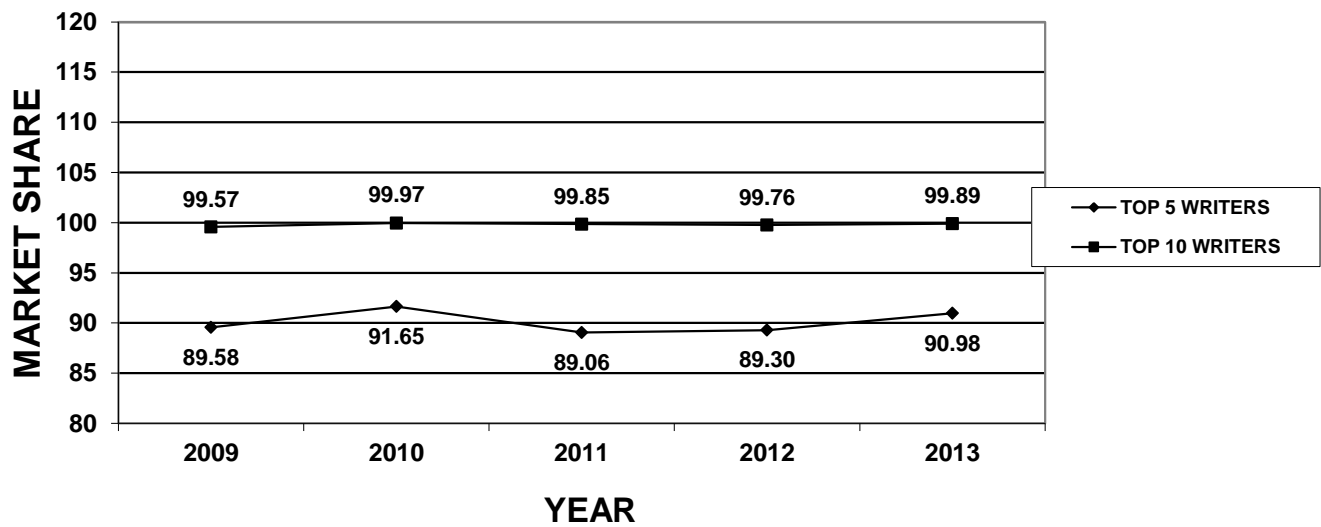


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

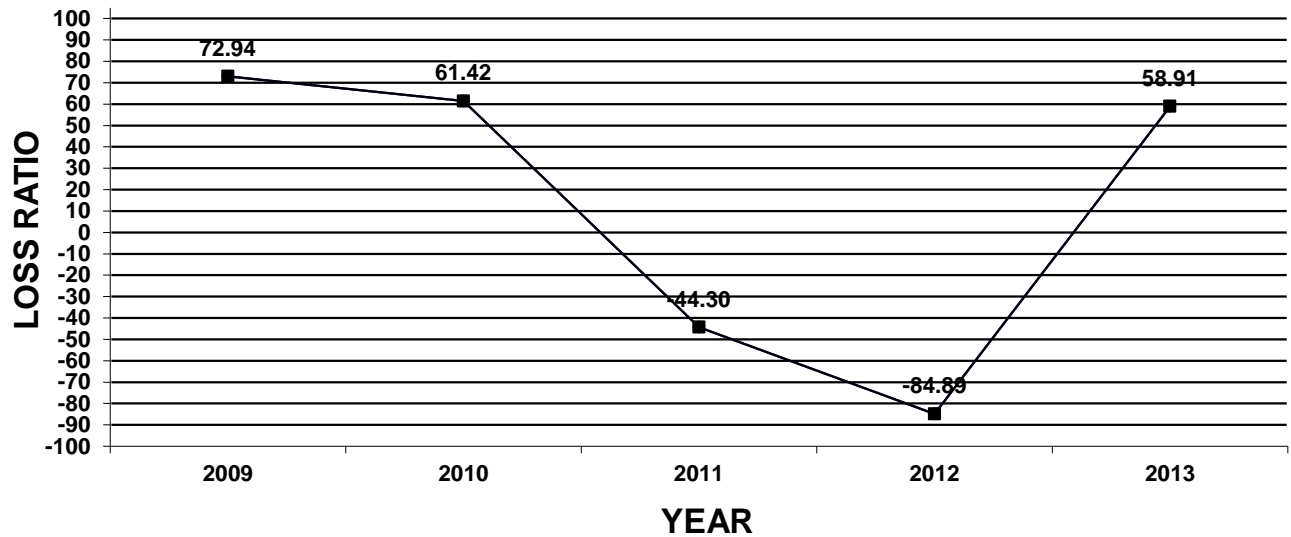
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	69.21%	\$2,716,055	\$2,818,842	\$341,357	\$1,400,357	49.68%
2	PROASSURANCE INDEMNITY COMPANY INC	7.83%	\$307,093	\$303,851	\$62	\$25,558	8.41%
3	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	5.55%	\$217,992	\$240,857	\$191,811	\$85,812	35.63%
4	CONTINENTAL CASUALTY COMPANY	4.84%	\$190,120	\$198,036	\$60,155	\$19,074	9.63%
5	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	3.54%	\$138,950	\$132,604	\$0	\$10,665	8.04%
6	FORTRESS INSURANCE COMPANY	3.20%	\$125,530	\$137,136	\$130,000	\$99,130	72.29%
7	CINCINNATI INSURANCE COMPANY THE	2.41%	\$94,424	\$93,539	\$187,750	-\$157,078	-167.93%
8	AMERICAN HOME ASSURANCE COMPANY	1.61%	\$63,159	\$65,376	\$0	\$72,169	110.39%
9	GRANITE STATE INSURANCE COMPANY	1.55%	\$60,995	\$58,673	\$974,996	\$835,678	1424.30%
10	PHARMACISTS MUTUAL INSURANCE COMPANY	0.14%	\$5,665	\$4,541	\$0	\$0	0.00%
11	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	\$4,352	\$5,099	\$0	\$660	12.94%
12	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$357	\$0	-\$132	-36.97%
13	INTERMED INSURANCE COMPANY	0.00%	\$0	\$5,390	\$0	\$2,386	44.27%
TOTAL		100.00%	\$3,924,335	\$4,064,301	\$1,886,131	\$2,394,279	58.91%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Dentists)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

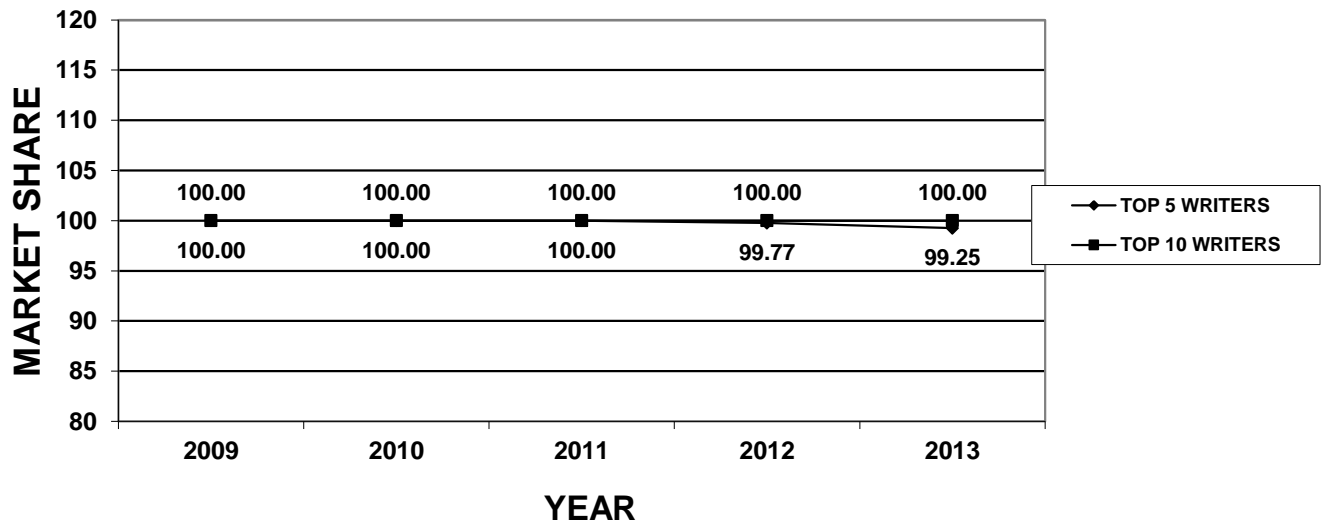


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)**

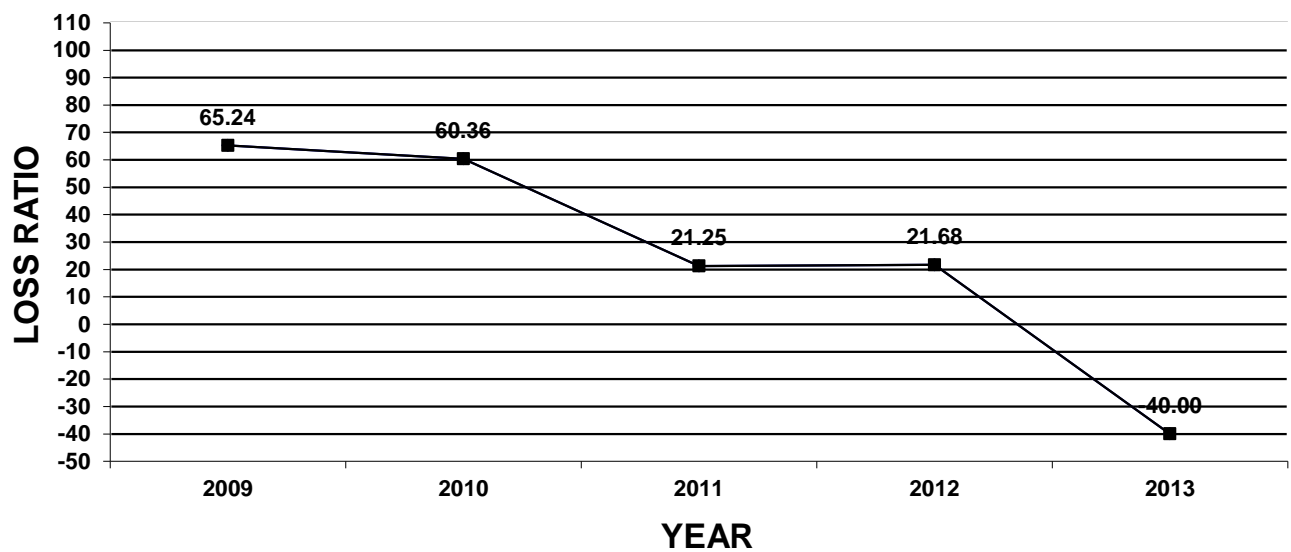
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY COMPANY OF READING PENN	77.14%	\$1,596,608	\$1,443,355	\$1,630,000	-\$881,789	-61.09%
2	PROASSURANCE INDEMNITY COMPANY INC	10.84%	\$224,456	\$222,139	\$0	-\$13,513	-6.08%
3	MEDICAL PROTECTIVE COMPANY	7.21%	\$149,131	\$160,842	\$0	\$79,000	49.12%
4	STATE FARM FIRE AND CASUALTY COMPANY	3.00%	\$62,034	\$63,998	\$0	\$53,358	83.37%
5	CINCINNATI INSURANCE COMPANY THE	1.06%	\$21,964	\$17,466	\$0	-\$8,572	-49.08%
6	EVEREST NATIONAL INSURANCE COMPANY	0.55%	\$11,478	\$10,888	\$0	\$2,917	26.79%
7	CINCINNATI INDEMNITY COMPANY INC	0.20%	\$4,085	\$2,596	\$0	\$65	2.50%
TOTAL		100.00%	\$2,069,756	\$1,921,284	\$1,630,000	-\$768,534	-40.00%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Nurses)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



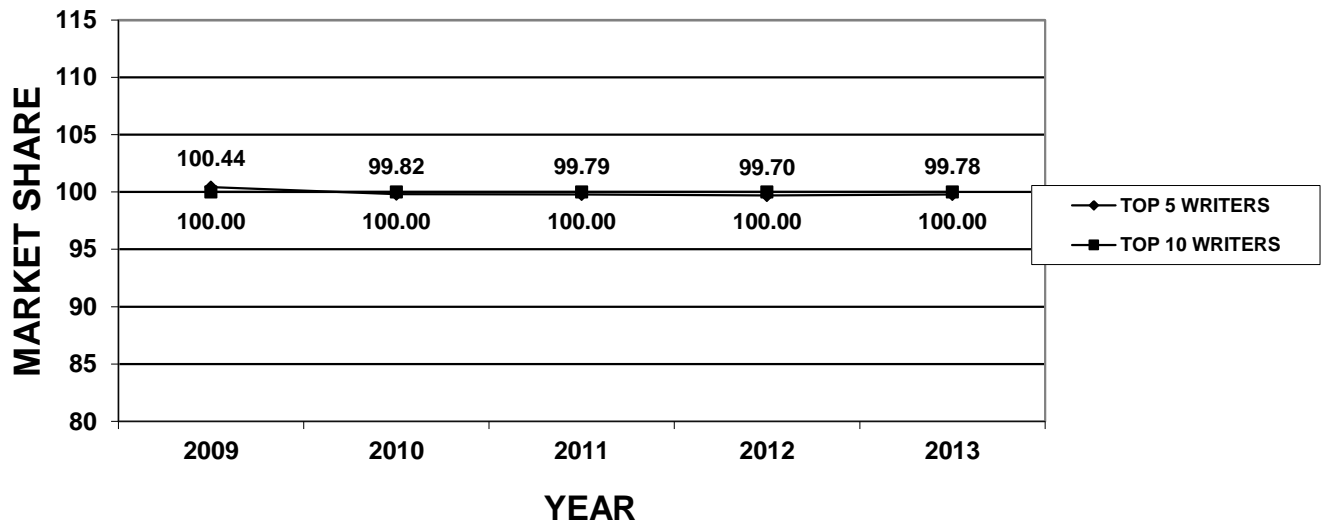


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)**

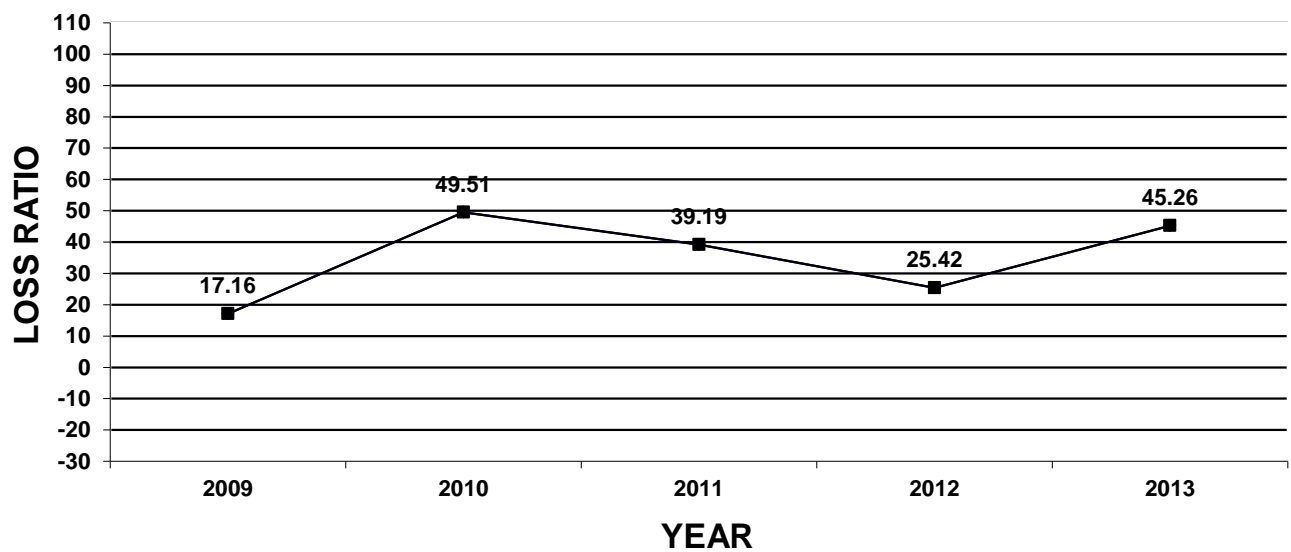
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	92.39%	\$25,185,824	\$24,821,599	\$6,657,127	\$9,514,627	38.33%
2	HEALTH CARE INDEMNITY INC	5.83%	\$1,588,414	\$1,588,414	\$581,811	\$1,441,584	90.76%
3	AMERICAN ALTERNATIVE INSURANCE CORPORATIC	0.80%	\$219,403	\$212,412	\$0	-\$5,962	-2.81%
4	PROASSURANCE INDEMNITY COMPANY INC	0.64%	\$173,195	\$238,673	\$535,007	\$421,110	176.44%
5	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.13%	\$34,616	\$33,316	-\$637	\$16,721	50.19%
6	ACE AMERICAN INSURANCE COMPANY	0.11%	\$29,019	\$29,019	\$0	\$14,874	51.26%
7	MMIC INSURANCE INC	0.07%	\$20,000	\$18,347	\$0	\$5,884	32.07%
8	AMERICAN HOME ASSURANCE COMPANY	0.04%	\$10,457	\$6,405	\$0	\$7,214	112.63%
9	AMERICAN CASUALTY COMPANY OF READING PENI	0.00%	\$0	\$0	\$0	-\$2,876	N/A
10	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,163,861	N/A
11	CINCINNATI INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$160	N/A
12	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$37,833	\$30,000	-\$16,338	-43.18%
13	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,673	N/A
14	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1,242,194	N/A
15	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$950,000	\$957,000	N/A
16	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,015	N/A
17	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
18	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,783	N/A
19	MEDICAL LIABILITY ALLIANCE	0.00%	-\$386	\$22,230	\$0	\$0	0.00%
TOTAL		100.00%	\$27,260,542	\$27,008,248	\$8,753,308	\$12,224,931	45.26%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Hospitals)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

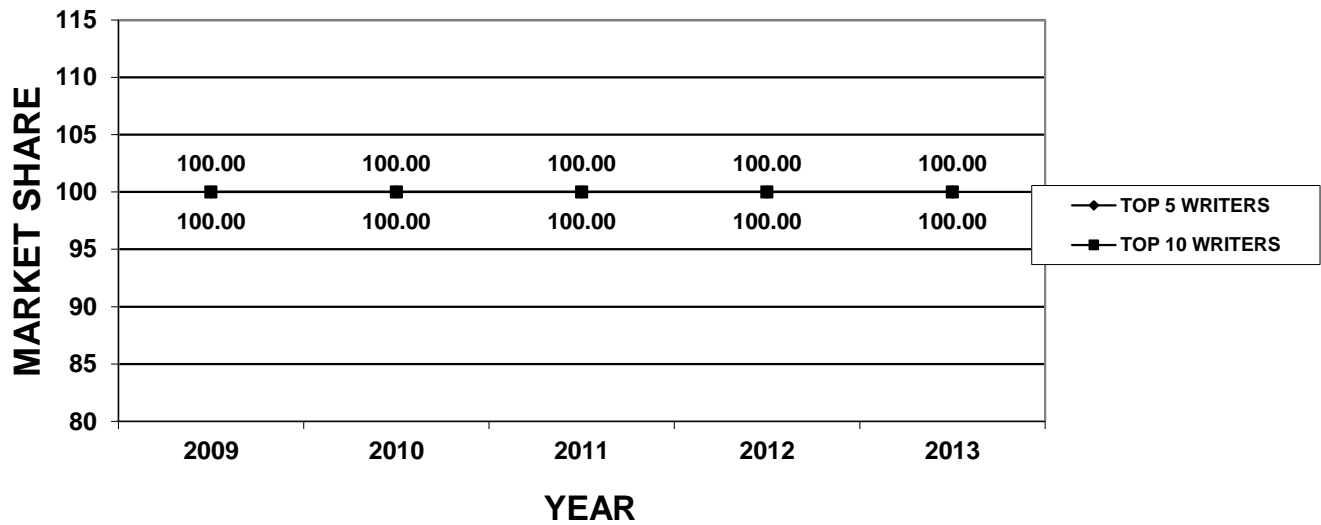


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Managed Care Organizations Errors & Omissions)**

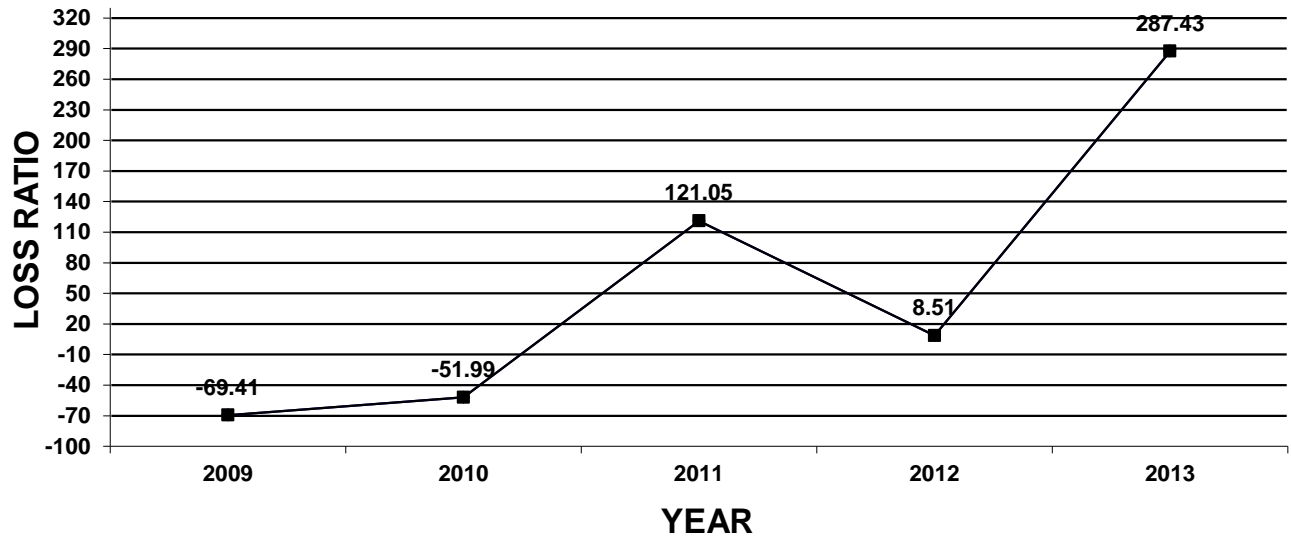
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL LIABILITY ALLIANCE	90.61%	\$463,985	\$477,614	\$270,000	\$1,277,300	267.43%
2	CINCINNATI INSURANCE COMPANY THE	9.39%	\$48,065	\$26,803	\$0	\$172,562	643.82%
	TOTAL	100.00%	\$512,050	\$504,417	\$270,000	\$1,449,862	287.43%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Managed Care Organizations Errors & Omissions)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

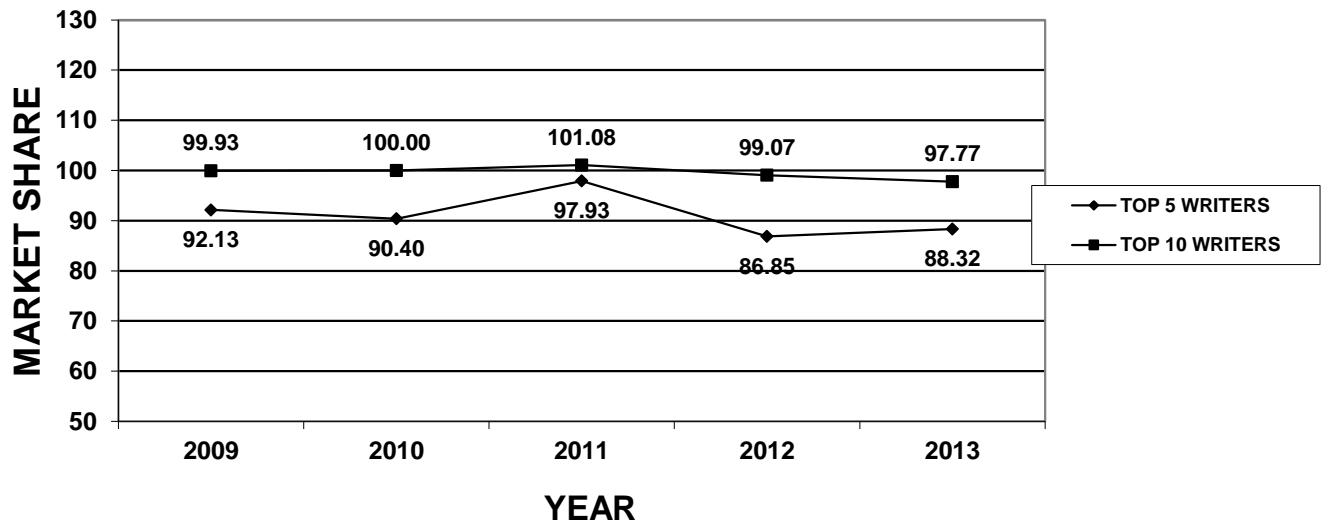


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

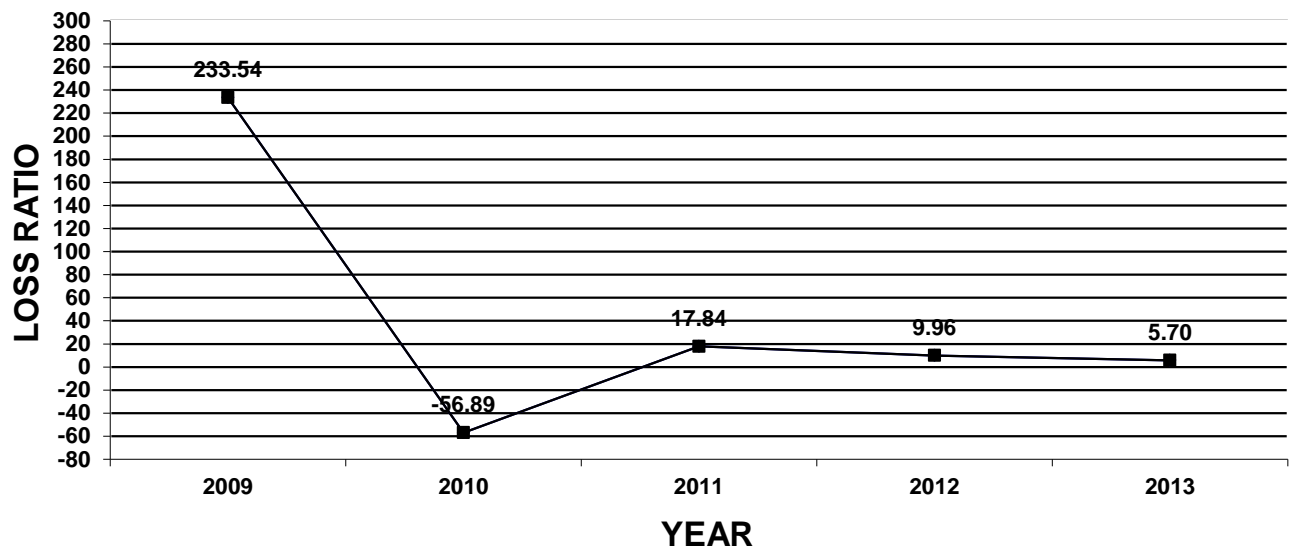
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NCMIC INSURANCE COMPANY	32.31%	\$1,537,450	\$1,470,751	\$260,896	\$209,650	14.25%
2	ACE AMERICAN INSURANCE COMPANY	20.57%	\$978,601	\$1,018,136	\$290,000	\$314,330	30.87%
3	PODIATRY INSURANCE COMPANY OF AMERICA	16.33%	\$777,212	\$871,105	\$96,000	-\$675,059	-77.49%
4	PHARMACISTS MUTUAL INSURANCE COMPANY	12.25%	\$582,899	\$547,399	\$53,000	\$30,810	5.63%
5	MEDICAL PROTECTIVE COMPANY	6.85%	\$326,173	\$493,694	\$0	\$53,000	10.74%
6	CHURCH MUTUAL INSURANCE COMPANY	3.49%	\$166,165	\$182,037	\$200,000	\$117,981	64.81%
7	CINCINNATI INSURANCE COMPANY THE	1.99%	\$94,773	\$96,613	-\$181	-\$292,443	-302.70%
8	PACO ASSURANCE COMPANY INC	1.48%	\$70,620	\$72,087	\$0	\$247,520	343.36%
9	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	1.39%	\$66,050	\$47,802	\$0	\$90,878	190.11%
10	GREAT DIVIDE INSURANCE COMPANY	1.10%	\$52,217	\$34,534	\$0	\$7,606	22.02%
11	EVEREST NATIONAL INSURANCE COMPANY	0.73%	\$34,733	\$32,696	\$0	\$8,874	27.14%
12	FREEDOM SPECIALTY INSURANCE COMPANY	0.55%	\$26,042	\$27,472	\$0	\$4,551	16.57%
13	DEPOSITORS INSURANCE COMPANY	0.38%	\$18,090	\$18,471	\$0	\$7,018	37.99%
14	AMCO INSURANCE COMPANY	0.31%	\$14,653	\$5,495	\$0	\$5,259	95.71%
15	CINCINNATI INDEMNITY COMPANY INC	0.19%	\$9,038	\$8,034	\$0	-\$7,433	-92.52%
16	CHICAGO INSURANCE COMPANY	0.04%	\$1,741	\$2,333	\$0	-\$69,058	-2960.05%
17	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	\$1,010	\$1,010	\$0	\$484	47.92%
18	AMERICAN INSURANCE COMPANY THE	0.02%	\$806	\$753	\$0	\$12,672	1682.87%
19	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$124	N/A
20	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$166	N/A
21	AMERICAN CASUALTY COMPANY OF READING PENI	0.00%	\$0	\$0	\$0	-\$205,096	N/A
22	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
23	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$238	N/A
24	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$4,597	\$19,341	N/A
25	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2	N/A
26	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$13,127	N/A
27	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$500,000	\$449,996	N/A
28	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$285	N/A
29	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
30	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
31	NORTH AMERICAN SPECIALTY INSURANCE COMPAI	0.00%	\$0	\$0	\$0	\$14,473	N/A
32	NOVA CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
33	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
34	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$723	N/A
35	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20,699	N/A
36	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$794	N/A
37	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,094	N/A
38	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
39	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
40	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$15,348	N/A
41	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$285	N/A
42	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$5,995	N/A
43	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$5,771	\$0	-\$3,309	-57.34%
TOTAL		100.00%	\$4,758,273	\$4,936,193	\$1,404,312	\$281,326	5.70%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Other)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	24.94%	\$23,597,935	\$23,434,540	\$0	\$6,400	0.03%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	8.15%	\$7,714,819	\$7,441,030	\$0	\$1,000	0.01%
3	AUTO CLUB FAMILY INSURANCE COMPANY	6.17%	\$5,836,881	\$5,674,030	\$0	\$0	0.00%
4	SHELTER MUTUAL INSURANCE COMPANY	5.07%	\$4,797,177	\$4,965,467	\$0	\$0	0.00%
5	SAFECO INSURANCE COMPANY OF AMERICA	4.30%	\$4,071,003	\$4,101,156	\$0	\$111	0.00%
6	FARMERS INSURANCE EXCHANGE	2.48%	\$2,345,494	\$2,167,321	\$0	\$384	0.02%
7	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	2.44%	\$2,305,946	\$2,120,656	\$2,564	\$2,564	0.12%
8	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.22%	\$2,100,371	\$1,983,861	\$0	-\$10	0.00%
9	WESTPORT INSURANCE CORPORATION	2.06%	\$1,947,985	\$1,865,475	\$0	\$0	0.00%
10	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.79%	\$1,697,227	\$1,980,852	\$0	\$136	0.01%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.77%	\$1,678,506	\$1,658,128	\$0	-\$2,120	-0.13%
12	STANDARD FIRE INSURANCE COMPANY	1.65%	\$1,560,580	\$1,757,937	\$0	\$120	0.01%
13	LIBERTY INSURANCE CORPORATION	1.62%	\$1,533,969	\$1,329,788	\$0	\$36	0.00%
14	INSURANCE COMPANY OF THE WEST	1.53%	\$1,452,242	\$1,281,446	\$0	\$0	0.00%
15	NATIONAL SURETY CORPORATION	1.39%	\$1,317,187	\$1,231,492	\$0	\$17,887	1.45%
16	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	1.34%	\$1,264,517	\$1,363,889	\$0	\$0	0.00%
17	TRAVELERS INDEMNITY COMPANY	1.27%	\$1,197,306	\$1,162,225	\$0	-\$675,811	-58.15%
18	ZURICH AMERICAN INSURANCE COMPANY	1.25%	\$1,187,254	\$1,068,249	\$0	\$1,148	0.11%
19	GREAT NORTHERN INSURANCE COMPANY	1.24%	\$1,174,852	\$1,199,716	\$0	\$0	0.00%
20	AMERICAN AUTOMOBILE INSURANCE COMPANY	1.09%	\$1,028,943	\$1,078,568	\$0	\$43,159	4.00%
21	COLUMBIA MUTUAL INSURANCE COMPANY	1.04%	\$981,419	\$931,088	\$0	\$0	0.00%
22	RSUI INDEMNITY COMPANY	1.00%	\$943,217	\$888,833	\$0	\$0	0.00%
23	ELECTRIC INSURANCE COMPANY	0.88%	\$829,359	\$929,946	\$0	\$0	0.00%
24	USAA CASUALTY INSURANCE COMPANY	0.86%	\$815,248	\$804,949	\$0	\$5,450	0.68%
25	AIG PROPERTY CASUALTY COMPANY	0.86%	\$815,080	\$821,215	\$0	\$0	0.00%
26	BANKERS STANDARD INSURANCE COMPANY	0.82%	\$779,090	\$731,383	\$0	\$0	0.00%
27	MID CENTURY INSURANCE COMPANY	0.78%	\$742,534	\$769,339	\$0	-\$198	-0.03%
28	AMCO INSURANCE COMPANY	0.67%	\$630,346	\$665,919	\$624	\$624	0.09%
29	CONTINENTAL CASUALTY COMPANY	0.62%	\$590,169	\$548,317	\$0	\$561	0.10%
30	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.58%	\$545,329	\$576,335	\$0	\$0	0.00%
31	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.56%	\$532,443	\$530,278	\$0	-\$214,329	-40.42%
32	OWNERS INSURANCE COMPANY	0.56%	\$526,799	\$546,427	\$0	\$86	0.02%
33	CHUBB NATIONAL INSURANCE COMPANY	0.52%	\$489,151	\$448,192	\$0	\$0	0.00%
34	COUNTRY MUTUAL INSURANCE COMPANY	0.51%	\$486,560	\$484,152	\$0	-\$541	-0.11%
35	CHURCH MUTUAL INSURANCE COMPANY	0.49%	\$460,289	\$472,953	\$0	\$0	0.00%
36	FIRE INSURANCE EXCHANGE	0.45%	\$427,086	\$419,538	\$0	\$0	0.00%
37	AUTO OWNERS INSURANCE COMPANY	0.43%	\$408,807	\$422,445	\$0	\$66	0.02%
38	XL INSURANCE AMERICA INC	0.43%	\$407,517	\$346,343	\$0	-\$6,920	-2.00%
39	AXIS INSURANCE COMPANY	0.40%	\$382,437	\$340,219	\$0	-\$27,527	-8.09%
40	GUIDEONE MUTUAL INSURANCE COMPANY	0.39%	\$369,995	\$334,869	\$0	\$2,168	0.65%
41	NETHERLANDS INSURANCE COMPANY THE	0.34%	\$325,693	\$387,017	\$0	-\$5,049	-1.30%
42	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.34%	\$324,601	\$296,667	\$0	\$0	0.00%
43	ECONOMY PREMIER ASSURANCE COMPANY	0.34%	\$322,322	\$338,476	\$0	-\$20,080	-5.93%
44	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.33%	\$313,348	\$336,881	\$0	\$0	0.00%
45	LITITZ MUTUAL INSURANCE COMPANY	0.32%	\$299,699	\$472,190	\$0	\$0	0.00%
46	BROTHERHOOD MUTUAL INSURANCE CO	0.29%	\$273,764	\$250,073	\$0	\$0	0.00%
47	SECURA INSURANCE A MUTUAL COMPANY	0.29%	\$271,828	\$246,588	\$0	-\$3,016	-1.22%
48	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.28%	\$268,842	\$253,334	\$0	\$0	0.00%
49	PEERLESS INDEMNITY INSURANCE COMPANY	0.28%	\$267,193	\$302,894	\$0	-\$3,752	-1.24%
50	PACIFIC INDEMNITY COMPANY	0.27%	\$255,920	\$261,127	\$0	\$0	0.00%
51	GUIDEONE ELITE INSURANCE COMPANY	0.27%	\$251,609	\$262,245	\$0	-\$4,829	-1.84%
52	USAA GENERAL INDEMNITY COMPANY	0.26%	\$247,146	\$213,576	\$0	-\$542	-0.25%
53	OHIO SECURITY INSURANCE COMPANY	0.25%	\$239,503	\$174,599	\$0	-\$83	-0.05%
54	FIREMANS FUND INSURANCE COMPANY	0.25%	\$239,133	\$251,296	\$0	\$12,487	4.97%
55	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.25%	\$234,122	\$168,104	\$0	\$0	0.00%
56	VIGILANT INSURANCE COMPANY	0.24%	\$228,361	\$236,919	\$0	\$0	0.00%
57	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.24%	\$226,790	\$227,814	\$227	\$227	0.10%
58	AMICA MUTUAL INSURANCE COMPANY	0.23%	\$220,529	\$218,381	\$0	\$0	0.00%
59	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.23%	\$218,034	\$177,441	\$0	\$5,096	2.87%
60	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.22%	\$204,880	\$211,638	\$0	-\$5,821	-2.75%
61	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.21%	\$200,663	\$240,686	\$0	-\$36,946	-15.35%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.21%	\$195,583	\$204,316	\$0	\$0	0.00%
63	AUTOMOBILE INS CO OF HARTFORD CT	0.21%	\$194,360	\$212,252	\$0	\$14	0.01%
64	HOMESITE INDEMNITY COMPANY	0.20%	\$188,018	\$163,626	\$0	\$0	0.00%
65	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.20%	\$186,423	\$172,814	\$0	\$0	0.00%
66	STILLWATER INSURANCE COMPANY	0.19%	\$183,285	\$176,320	\$0	\$0	0.00%
67	DEPOSITORS INSURANCE COMPANY	0.19%	\$182,335	\$185,444	\$7	\$7	0.00%
68	VALLEY FORGE INSURANCE COMPANY	0.18%	\$174,912	\$134,779	\$0	\$0	0.00%
69	HAWKEYE-SECURITY INSURANCE COMPANY	0.18%	\$171,525	\$189,108	\$0	-\$2,535	-1.34%
70	SENTINEL INSURANCE COMPANY LTD	0.18%	\$170,519	\$197,757	\$0	\$1	0.00%
71	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	\$169,027	\$166,815	\$0	\$0	0.00%
72	FEDERATED MUTUAL INSURANCE COMPANY	0.18%	\$167,284	\$145,675	\$0	\$0	0.00%
73	GRINNELL MUTUAL REINSURANCE COMPANY	0.17%	\$164,609	\$142,147	\$0	\$0	0.00%
74	TEACHERS INSURANCE COMPANY	0.16%	\$148,767	\$118,514	\$0	\$0	0.00%
75	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$148,104	\$158,025	\$49	\$54	0.03%
76	UNITED FIRE AND CASUALTY COMPANY	0.16%	\$146,985	\$139,156	\$0	-\$2,441	-1.75%
77	AMERICAN MODERN HOME INSURANCE CO	0.15%	\$142,550	\$70,452	\$0	\$2,097	2.98%
78	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.15%	\$139,203	\$184,152	\$0	-\$12	-0.01%
79	CINCINNATI INSURANCE COMPANY THE	0.15%	\$139,094	\$125,027	\$0	\$0	0.00%
80	SECURA SUPREME INSURANCE COMPANY	0.14%	\$136,680	\$132,900	\$0	-\$1,861	-1.40%
81	FEDERATED SERVICE INSURANCE COMPANY	0.13%	\$124,500	\$109,880	\$0	\$0	0.00%
82	COLUMBIA NATIONAL INSURANCE COMPANY	0.12%	\$116,686	\$133,477	\$0	\$0	0.00%
83	FEDERAL INSURANCE COMPANY	0.12%	\$115,938	\$114,468	\$0	\$0	0.00%
84	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	0.12%	\$114,256	\$92,301	\$0	\$3,672	3.98%
85	GRANITE STATE INSURANCE COMPANY	0.12%	\$109,545	\$105,767	\$0	\$0	0.00%
86	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$109,033	\$117,324	\$0	-\$1,657	-1.41%
87	ATLANTIC SPECIALTY INSURANCE COMPANY	0.11%	\$108,071	\$105,661	\$0	\$0	0.00%
88	UNIVERSAL UNDERWRITERS INS CO	0.11%	\$107,687	\$94,888	\$0	\$3,149	3.32%
89	ARCH INSURANCE COMPANY	0.11%	\$105,910	\$109,799	\$0	\$0	0.00%
90	WESTCHESTER FIRE INSURANCE COMPANY	0.11%	\$105,644	\$119,383	\$0	\$0	0.00%
91	WEST BEND MUTUAL INSURANCE COMPANY	0.10%	\$94,358	\$85,505	\$0	\$0	0.00%
92	UNITRIN PREFERRED INSURANCE COMPANY	0.10%	\$94,072	\$102,448	\$0	-\$832	-0.81%
93	AMERICAN ECONOMY INSURANCE COMPANY	0.10%	\$93,802	\$104,247	\$0	-\$1,034	-0.99%
94	LM INSURANCE CORPORATION	0.10%	\$91,442	\$47,990	\$0	\$6	0.01%
95	ACE AMERICAN INSURANCE COMPANY	0.10%	\$90,209	\$105,681	\$0	-\$2	0.00%
96	EMCASCO INSURANCE COMPANY	0.09%	\$89,474	\$92,781	\$0	\$0	0.00%
97	LUMBERMENS UNDERWRITING ALLIANCE	0.09%	\$86,418	\$77,182	\$0	\$0	0.00%
98	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.08%	\$73,995	\$57,945	\$0	\$0	0.00%
99	AMERICAN FIRE & CASUALTY COMPANY	0.08%	\$73,837	\$69,081	\$0	\$0	0.00%
100	AMERICAN ZURICH INSURANCE COMPANY	0.08%	\$72,325	\$60,776	\$0	\$0	0.00%
101	WEST AMERICAN INSURANCE COMPANY	0.08%	\$71,504	\$73,606	\$0	\$0	0.00%
102	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.08%	\$71,315	\$67,873	\$0	-\$179	-0.26%
103	PEERLESS INSURANCE COMPANY	0.07%	\$70,164	\$84,528	\$0	-\$1,106	-1.31%
104	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.07%	\$69,563	\$72,263	\$0	-\$4,212	-5.83%
105	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.07%	\$66,963	\$56,114	\$0	\$0	0.00%
106	AMERICAN INSURANCE COMPANY THE	0.07%	\$66,346	\$70,123	\$0	\$3,014	4.30%
107	VERLAN FIRE INSURANCE COMPANY	0.07%	\$63,036	\$78,865	\$0	\$0	0.00%
108	TRUMBULL INSURANCE COMPANY	0.06%	\$61,304	\$49,798	\$0	\$0	0.00%
109	CHARTER OAK FIRE INSURANCE CO THE	0.06%	\$58,508	\$56,944	\$0	-\$7,200	-12.64%
110	ADDISON INSURANCE COMPANY	0.06%	\$57,720	\$57,777	\$0	-\$898	-1.55%
111	FIRST SPECIALTY INSURANCE CORPORATION	0.06%	\$56,714	\$45,534	\$178,740	\$237,001	520.49%
112	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.06%	\$56,241	\$43,385	\$0	\$0	0.00%
113	UNION INSURANCE COMPANY OF PROVIDENCE	0.05%	\$51,826	\$52,335	\$0	\$0	0.00%
114	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.05%	\$51,472	\$56,256	\$0	\$3	0.01%
115	NATIONAL TRUST INSURANCE COMPANY	0.05%	\$49,831	\$44,897	\$0	\$30	0.07%
116	AMERICAN STATES INSURANCE COMPANY	0.05%	\$48,692	\$48,015	\$0	-\$358	-0.75%
117	TWIN CITY FIRE INSURANCE COMPANY	0.05%	\$48,142	\$35,215	\$0	\$1	0.00%
118	MIDWESTERN INDEMNITY COMPANY THE	0.05%	\$47,272	\$66,873	\$0	-\$915	-1.37%
119	SELECTIVE INSURANCE COMPANY OF AMERICA	0.05%	\$45,572	\$37,016	\$0	\$0	0.00%
120	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.04%	\$42,111	\$46,270	\$0	\$0	0.00%
121	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.04%	\$40,003	\$33,922	\$0	\$0	0.00%
122	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.04%	\$38,864	\$39,829	\$0	-\$1,296	-3.25%



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

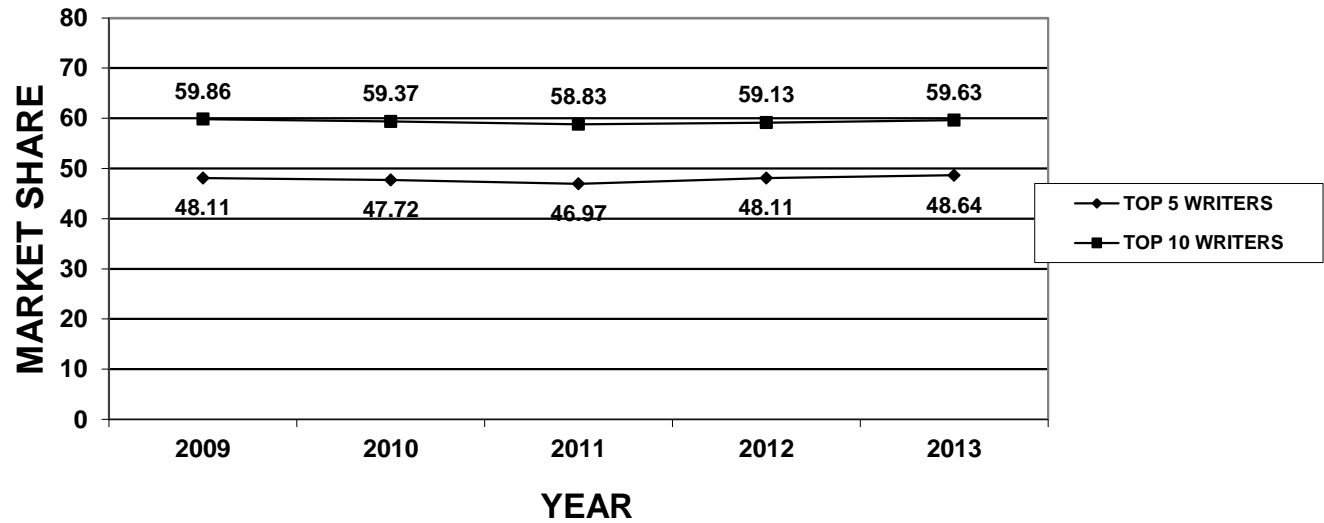
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	EMPLOYERS MUTUAL CASUALTY COMPANY	0.04%	\$38,169	\$36,572	\$0	\$0	0.00%
124	HARTFORD CASUALTY INSURANCE CO	0.04%	\$36,777	\$39,768	\$0	\$0	0.00%
125	CONTINENTAL INSURANCE COMPANY THE	0.04%	\$35,909	\$34,743	\$0	-\$100	-0.29%
126	TORUS NATIONAL INSURANCE COMPANY	0.04%	\$35,311	\$31,254	\$0	\$640	2.05%
127	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.03%	\$32,840	\$32,483	\$0	\$0	0.00%
128	GENERAL CASUALTY COMPANY OF WISCONSIN	0.03%	\$32,484	\$28,175	\$0	\$0	0.00%
129	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$31,499	\$30,785	\$0	\$0	0.00%
130	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.03%	\$30,977	\$24,362	\$0	\$0	0.00%
131	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$30,165	\$29,841	\$0	-\$236	-0.79%
132	ARMED FORCES INSURANCE EXCHANGE	0.03%	\$29,490	\$30,188	\$0	\$0	0.00%
133	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.03%	\$28,572	\$40,267	\$0	\$0	0.00%
134	SENTRY SELECT INSURANCE COMPANY	0.03%	\$27,787	\$25,810	\$0	-\$349	-1.35%
135	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$24,909	\$19,812	\$0	\$0	0.00%
136	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.03%	\$23,780	\$23,240	\$0	\$613	2.64%
137	FCCI INSURANCE COMPANY	0.03%	\$23,732	\$21,505	\$0	\$45	0.21%
138	TRUCK INSURANCE EXCHANGE	0.02%	\$20,679	\$28,350	\$0	\$118	0.42%
139	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$20,185	\$23,457	\$0	\$0	0.00%
140	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.02%	\$18,436	\$19,783	\$0	-\$195	-0.99%
141	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$17,728	\$19,967	\$0	\$0	0.00%
142	WESTFIELD INSURANCE COMPANY	0.02%	\$16,713	\$15,342	\$0	\$0	0.00%
143	REGENT INSURANCE COMPANY	0.02%	\$16,345	\$27,212	\$0	\$0	0.00%
144	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$16,177	\$17,214	\$0	\$0	0.00%
145	AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.02%	\$15,807	\$11,878	\$0	\$7	0.06%
146	MUTUALAID EXCHANGE	0.02%	\$14,623	\$22,643	\$0	\$0	0.00%
147	HORACE MANN INSURANCE COMPANY	0.02%	\$14,403	\$11,497	\$0	\$0	0.00%
148	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$13,114	\$4,126	\$0	\$0	0.00%
149	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$13,109	\$10,906	\$0	\$0	0.00%
150	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$12,699	\$6,615	\$0	-\$15	-0.23%
151	CINCINNATI INDEMNITY COMPANY INC	0.01%	\$11,931	\$11,614	\$0	\$0	0.00%
152	NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$11,232	\$10,341	\$0	\$0	0.00%
153	QBE INSURANCE CORPORATION	0.01%	\$11,045	\$11,556	\$0	\$0	0.00%
154	ASSURANCE COMPANY OF AMERICA	0.01%	\$10,513	\$22,139	\$0	\$0	0.00%
155	TRANSPORTATION INSURANCE COMPANY	0.01%	\$10,219	\$21,812	\$0	-\$1	0.00%
156	SHELTER GENERAL INSURANCE COMPANY	0.01%	\$9,961	\$9,179	\$0	\$0	0.00%
157	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$8,323	\$15,148	\$0	-\$170	-1.12%
158	STAR INSURANCE COMPANY	0.01%	\$7,296	\$4,523	\$0	\$0	0.00%
159	NATIONAL CASUALTY COMPANY	0.01%	\$7,237	\$7,579	\$0	-\$122	-1.61%
160	CINCINNATI CASUALTY COMPANY THE	0.01%	\$7,127	\$7,245	\$0	\$0	0.00%
161	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$6,633	\$6,523	\$0	\$407	6.24%
162	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$6,258	\$8,519	\$0	\$0	0.00%
163	PLAZA INSURANCE COMPANY	0.01%	\$6,180	\$5,300	\$0	\$0	0.00%
164	MARYLAND CASUALTY COMPANY	0.01%	\$5,646	\$9,507	\$0	\$0	0.00%
165	COREPOINTE INSURANCE COMPANY	0.01%	\$5,576	\$5,408	\$0	\$4	0.07%
166	SHELTER REINSURANCE COMPANY	0.01%	\$5,000	\$5,000	\$0	\$0	0.00%
167	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$4,555	\$5,808	\$0	\$0	0.00%
168	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$4,203	\$4,173	\$0	\$14	0.34%
169	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$4,139	\$2,882	\$0	\$81	2.81%
170	MONROE GUARANTY INSURANCE COMPANY	0.00%	\$3,008	\$2,794	\$0	\$0	0.00%
171	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$2,777	\$3,044	\$0	\$0	0.00%
172	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.00%	\$2,550	\$3,377	\$0	\$0	0.00%
173	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$2,356	\$2,735	\$0	\$0	0.00%
174	PRAETORIAN INSURANCE COMPANY	0.00%	\$2,317	\$2,317	\$0	-\$194	-8.37%
175	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	\$1,853	\$3,114	\$0	-\$1,155	-37.09%
176	PHOENIX INSURANCE COMPANY THE	0.00%	\$1,511	\$5,521	\$0	-\$19,822	-359.03%
177	AXIS REINSURANCE COMPANY	0.00%	\$1,482	\$1,378	\$0	-\$8,152	-591.58%
178	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$1,458	\$588	\$0	\$0	0.00%
179	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$1,396	\$157,534	\$0	\$0	0.00%
180	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,086	\$724	\$0	\$6	0.83%
181	HARCO NATIONAL INSURANCE COMPANY	0.00%	\$1,071	\$700	\$0	\$0	0.00%
182	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,062	\$104	\$0	\$0	0.00%
183	OAK RIVER INSURANCE COMPANY	0.00%	\$964	\$1,184	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

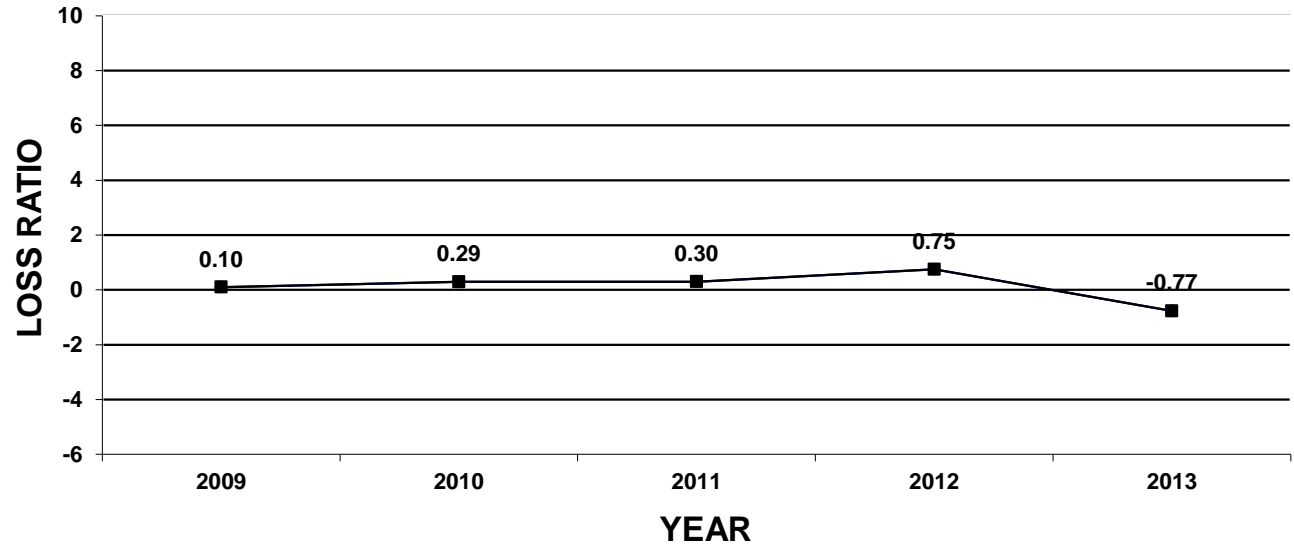
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$956	\$968	\$0	\$1,838	189.88%
185	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$896	\$896	\$0	\$0	0.00%
186	SPARTA INSURANCE COMPANY	0.00%	\$859	\$689	\$0	\$247	35.85%
187	IMPERIUM INSURANCE COMPANY	0.00%	\$722	\$363	\$0	\$0	0.00%
188	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$715	\$715	\$0	-\$19	-2.66%
189	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$521	\$277	\$0	\$0	0.00%
190	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$346	\$332	\$0	\$0	0.00%
191	UNION INSURANCE COMPANY	0.00%	\$309	\$78	\$0	\$0	0.00%
192	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$248	\$237	\$0	\$0	0.00%
193	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$141	\$6,046	\$0	-\$1,050	-17.37%
194	BITUMINOUS CASUALTY CORPORATION	0.00%	\$85	\$74	\$0	\$0	0.00%
195	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$58	\$9,575	\$0	\$0	0.00%
196	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$51	\$2,718	\$0	\$0	0.00%
197	ALLSTATE INSURANCE COMPANY	0.00%	\$5	\$5	\$0	\$0	0.00%
198	AXIS SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$92	N/A
199	COMPANION PROPERTY AND CASUALTY INSURANCE COM	0.00%	\$0	\$911	\$0	\$721	79.14%
200	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$1,743	\$0	\$0	0.00%
201	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
202	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$234	N/A
203	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$19	\$0	\$0	0.00%
204	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$724	\$0	\$0	0.00%
205	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
206	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
207	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,846	N/A
208	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$1,484	\$0	\$0	0.00%
209	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$112	\$2,304	\$0	\$0	0.00%
210	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$252	\$1,009	\$0	\$0	0.00%
211	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$814	\$6,030	\$0	-\$1,692	-28.06%
212	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$2,911	\$61	\$0	\$0	0.00%
TOTAL		100.00%	\$94,608,884	\$93,614,236	\$182,211	-\$717,071	-0.77%

# MISSOURI EARTHQUAKE INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

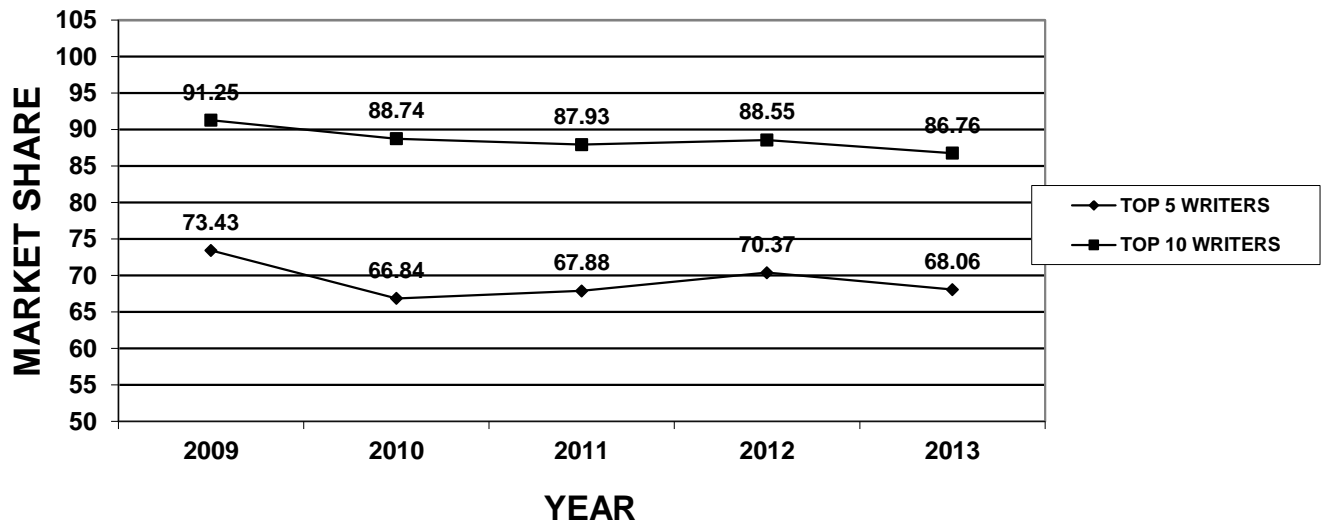
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	26.31%	\$78,429,782	\$77,809,545	\$66,947,603	\$64,225,521	82.54%
2	VISION SERVICE PLAN INSURANCE COMPANY	16.06%	\$47,868,449	\$47,868,449	\$38,365,062	\$38,356,136	80.13%
3	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	10.75%	\$32,056,670	\$26,795,886	\$23,120,921	\$24,230,791	90.43%
4	FEDERATED MUTUAL INSURANCE COMPANY	9.62%	\$28,678,950	\$28,678,950	\$20,077,293	\$21,323,874	74.35%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5.33%	\$15,877,850	\$15,311,635	\$11,073,359	\$10,342,352	67.55%
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	4.75%	\$14,163,011	\$14,073,462	\$6,812,760	\$6,321,196	44.92%
7	ZURICH AMERICAN INSURANCE COMPANY	4.20%	\$12,522,212	\$12,187,755	\$6,895,478	\$3,505,291	28.76%
8	ACE AMERICAN INSURANCE COMPANY	4.19%	\$12,498,131	\$11,680,175	\$14,477,330	\$14,376,307	123.08%
9	GREAT AMERICAN INSURANCE COMPANY	3.02%	\$8,995,615	\$9,418,892	\$4,769,340	\$4,977,010	52.84%
10	CONTINENTAL CASUALTY COMPANY	2.53%	\$7,541,472	\$2,110,101	\$9,035,798	\$11,659,981	552.58%
11	QBE INSURANCE CORPORATION	1.98%	\$5,906,724	\$6,065,574	\$3,604,785	\$3,503,354	57.76%
12	UNITED STATES FIRE INSURANCE COMPANY	1.87%	\$5,576,023	\$5,576,023	\$2,680,986	\$3,610,086	64.74%
13	WESTPORT INSURANCE CORPORATION	1.45%	\$4,319,004	\$4,530,477	\$2,749,093	\$2,904,735	64.12%
14	FEDERAL INSURANCE COMPANY	1.36%	\$4,062,574	\$4,675,211	\$3,396,762	\$3,811,845	81.53%
15	BCS INSURANCE COMPANY	1.16%	\$3,453,032	\$3,434,543	\$2,183,463	\$2,257,456	65.73%
16	NATIONWIDE MUTUAL INSURANCE COMPANY	0.93%	\$2,758,296	\$2,758,296	\$43,531	\$43,531	1.58%
17	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.75%	\$2,247,834	\$2,247,834	\$1,327,139	\$800,925	35.63%
18	SIRIUS AMERICA INSURANCE COMPANY	0.64%	\$1,920,364	\$1,920,364	\$46,775	\$46,775	2.44%
19	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.54%	\$1,612,422	\$1,886,319	\$891,508	\$1,367,581	72.50%
20	STARR INDEMNITY & LIABILITY COMPANY	0.32%	\$942,581	\$942,554	\$1,174,953	\$1,627,702	172.69%
21	AMERICAN SENTINEL INSURANCE COMPANY	0.31%	\$914,219	\$913,821	\$543,962	\$480,352	52.57%
22	ATLANTIC SPECIALTY INSURANCE COMPANY	0.29%	\$864,363	\$956,350	\$100,744	\$301,516	31.53%
23	IMPERIUM INSURANCE COMPANY	0.22%	\$641,867	\$754,302	\$1,649,516	-\$203,422	-26.97%
24	CATLIN INSURANCE COMPANY INC	0.20%	\$588,107	\$610,304	\$94,000	\$264,419	43.33%
25	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.17%	\$519,750	\$520,627	\$82,828	\$50,078	9.62%
26	AMEX ASSURANCE COMPANY	0.16%	\$483,240	\$471,038	\$26,436	\$69,971	14.85%
27	AXIS INSURANCE COMPANY	0.14%	\$421,645	\$315,363	\$159,754	\$224,266	71.11%
28	ARCH INSURANCE COMPANY	0.14%	\$421,126	\$341,497	\$87,756	\$138,961	40.69%
29	MARKEL INSURANCE COMPANY	0.14%	\$410,611	\$373,912	\$258,721	\$188,733	50.48%
30	JEFFERSON INSURANCE COMPANY	0.10%	\$283,729	\$237,951	\$107,159	\$105,169	44.20%
31	AEGIS SECURITY INSURANCE COMPANY	0.08%	\$225,170	\$225,170	\$187,519	\$129,919	57.70%
32	U S SPECIALTY INSURANCE COMPANY	0.06%	\$171,471	\$185,257	\$39,703	\$97,234	52.49%
33	WESCO INSURANCE COMPANY	0.05%	\$157,470	\$157,470	\$285,407	\$362,709	230.34%
34	OLD REPUBLIC INSURANCE COMPANY	0.04%	\$133,172	\$140,898	\$50,606	\$51,651	36.66%
35	STANDARD GUARANTY INSURANCE COMPANY	0.02%	\$67,438	\$67,438	\$3,644	\$16,204	24.03%
36	INSURANCE COMPANY OF THE STATE OF PENNSYL	0.02%	\$60,669	\$60,669	\$927	-\$37,971	-62.59%
37	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.02%	\$59,920	\$59,920	\$23,923	\$13,464	22.47%
38	AMERICAN STATES INSURANCE COMPANY	0.02%	\$49,376	\$65,844	\$40,087	-\$107,808	-163.73%
39	ASSURANCEAMERICA INSURANCE COMPANY	0.02%	\$46,748	\$40,645	\$2,400	\$2,400	5.90%
40	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.01%	\$42,661	\$42,662	\$5,283	\$3,970	9.31%
41	SENTRY INSURANCE A MUTUAL COMPANY	0.01%	\$40,153	\$24,421	\$55,902	\$59,363	243.08%
42	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$37,822	\$37,822	\$0	-\$48	-0.13%
43	NATIONAL CASUALTY COMPANY	0.01%	\$15,443	\$17,674	\$4,205	\$3,505	19.83%
44	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$12,177	\$10,103	-\$110	-\$249	-2.46%
45	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$10,835	\$11,738	\$7,479	\$5,745	48.94%
46	STARNET INSURANCE COMPANY	0.00%	\$7,661	\$11,197	\$3,570	-\$18,720	-167.19%
47	RED ROCK INSURANCE COMPANY	0.00%	\$7,328	\$7,300	\$5,228	\$5,228	71.62%
48	AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00%	\$7,102	\$7,115	\$0	-\$849	-11.93%
49	INSUREMAX INSURANCE COMPANY	0.00%	\$5,453	\$7,176	\$0	\$0	0.00%
50	CAPITOL INDEMNITY CORPORATION	0.00%	\$4,079	\$3,857	\$0	-\$3	-0.08%
51	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$648	\$616	\$0	-\$34	-5.52%
52	FARMERS MUTUAL HAIL INSURANCE COMPANY OF	0.00%	\$285	\$296	\$0	\$0	0.00%
53	CATERPILLAR INSURANCE COMPANY	0.00%	\$0	\$0	\$7,992,320	\$1,015,848	N/A
54	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$14,100	-\$8,128	N/A
55	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$15,600	\$8,928	N/A
56	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$784	N/A
57	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$20,624	\$11,173	N/A
58	MOTORISTS COMMERCIAL MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$488	N/A
59	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$373	\$0	-\$236	-63.27%
60	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.00%	\$0	\$0	\$0	-\$48,114	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

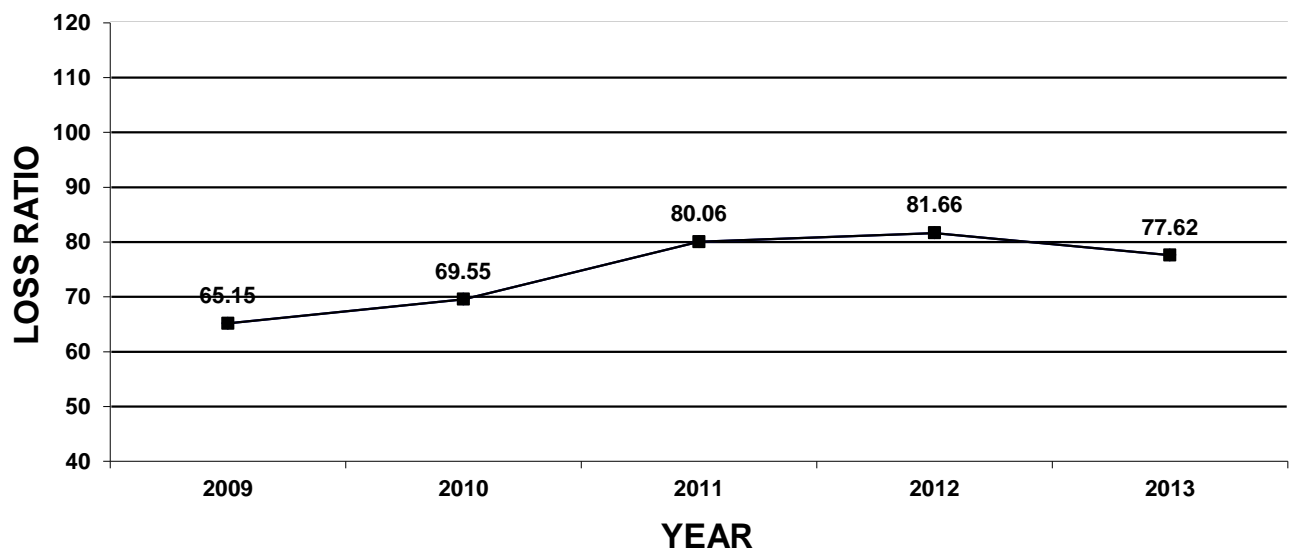
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNITED WISCONSIN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$174,415	N/A
62	ONEBEACON AMERICA INSURANCE COMPANY	-0.01%	-\$28,038	-\$27,783	\$301,112	\$181,033	-651.60%
TOTAL		100.00%	\$298,114,696	\$286,625,088	\$231,844,344	\$222,483,019	77.62%

## MISSOURI ACCIDENT AND HEALTH INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INSURANCE COMPAN	20.20%	\$166,965,432	\$152,838,197	\$77,606,656	\$106,953,289	69.98%
2	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	5.20%	\$42,979,812	\$40,283,964	\$15,103,330	\$30,286,090	75.18%
3	TRAVELERS INDEMNITY COMPANY OF AMERICA	2.35%	\$19,407,684	\$17,532,026	\$6,251,180	\$8,664,307	49.42%
4	HARTFORD UNDERWRITERS INSURANCE COMPANY	2.10%	\$17,363,591	\$17,630,708	\$10,912,897	\$7,164,352	40.64%
5	PHOENIX INSURANCE COMPANY THE	2.07%	\$17,146,569	\$15,200,198	\$5,555,541	\$13,209,185	86.90%
6	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1.72%	\$14,221,011	\$14,664,265	\$8,381,785	\$4,167,205	28.42%
7	FIRSTCOMP INSURANCE COMPANY	1.63%	\$13,464,571	\$13,314,054	\$5,371,493	\$6,525,813	49.01%
8	LIBERTY INSURANCE CORPORATION	1.40%	\$11,563,031	\$11,940,751	\$5,391,791	\$1,181,047	9.89%
9	ZURICH AMERICAN INSURANCE COMPANY	1.36%	\$11,215,768	\$13,583,581	\$9,738,669	-\$1,784,457	-13.14%
10	ACUITY A MUTUAL INSURANCE COMPANY	1.27%	\$10,507,138	\$9,601,013	\$5,711,143	\$5,854,786	60.98%
11	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.27%	\$10,478,242	\$9,886,935	\$5,552,083	-\$4,491,821	-45.43%
12	ACCIDENT FUND GENERAL INSURANCE COMPANY	1.24%	\$10,251,507	\$9,802,639	\$2,562,123	\$5,120,264	52.23%
13	GREAT WEST CASUALTY COMPANY	1.23%	\$10,201,830	\$9,879,037	\$3,854,823	\$6,139,125	62.14%
14	LM INSURANCE CORPORATION	1.18%	\$9,787,958	\$10,580,564	\$6,499,025	\$5,228,746	49.42%
15	COMMERCE AND INDUSTRY INSURANCE CO	1.11%	\$9,191,088	\$10,114,116	\$14,591,720	\$4,668,173	46.16%
16	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.10%	\$9,098,904	\$12,083,165	\$9,506,239	\$10,254,499	84.87%
17	MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	1.10%	\$9,052,183	\$9,052,183	\$4,671,232	\$5,437,145	60.06%
18	GUARANTEE INSURANCE COMPANY	1.03%	\$8,488,205	\$7,684,685	\$3,460,296	\$6,145,424	79.97%
19	FEDERATED MUTUAL INSURANCE COMPANY	1.00%	\$8,277,741	\$7,716,158	\$4,237,138	\$5,652,510	73.26%
20	FEDERAL INSURANCE COMPANY	0.99%	\$8,146,625	\$6,787,833	\$1,642,745	\$3,603,095	53.08%
21	TECHNOLOGY INSURANCE COMPANY	0.98%	\$8,070,091	\$5,923,280	\$1,298,246	\$2,614,797	44.14%
22	AMERISURE MUTUAL INSURANCE COMPANY	0.98%	\$8,064,901	\$8,428,606	\$3,925,876	\$4,632,376	54.96%
23	AMERICAN ZURICH INSURANCE COMPANY	0.95%	\$7,886,982	\$7,781,230	\$3,145,856	-\$3,601,465	-46.28%
24	VANLINER INSURANCE COMPANY	0.95%	\$7,869,205	\$7,689,893	\$5,011,923	\$2,023,230	26.31%
25	GREAT DIVIDE INSURANCE COMPANY	0.86%	\$7,123,043	\$7,275,845	\$1,571,270	\$4,571,736	62.83%
26	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COI	0.85%	\$7,023,201	\$6,263,256	\$1,792,059	\$4,619,096	73.75%
27	CINCINNATI CASUALTY COMPANY THE	0.82%	\$6,814,854	\$6,498,141	\$4,971,780	\$5,016,730	77.20%
28	FIRST LIBERTY INSURANCE CORP THE	0.79%	\$6,512,923	\$5,883,271	\$3,576,683	\$5,890,733	100.13%
29	QBE INSURANCE CORPORATION	0.79%	\$6,492,928	\$6,564,380	\$2,404,907	\$4,934,631	75.17%
30	INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	0.78%	\$6,426,858	\$6,112,499	\$641,478	\$1,438,180	23.53%
31	OWNERS INSURANCE COMPANY	0.76%	\$6,315,205	\$6,366,839	\$3,616,193	\$4,686,587	73.61%
32	HARTFORD ACCIDENT & INDEMNITY CO	0.76%	\$6,308,133	\$8,090,067	\$5,245,235	\$1,606,373	19.86%
33	TRAVELERS INDEMNITY COMPANY	0.76%	\$6,308,041	\$6,304,995	\$4,432,864	\$2,792,311	44.29%
34	AMERICAN INTERSTATE INSURANCE COMPANY	0.76%	\$6,284,180	\$5,619,207	\$5,055,261	\$1,205,273	21.45%
35	NEW HAMPSHIRE INSURANCE COMPANY	0.75%	\$6,172,917	\$4,853,296	\$6,644,380	-\$8,873,174	-182.83%
36	STANDARD FIRE INSURANCE COMPANY	0.75%	\$6,160,712	\$6,037,652	\$3,178,537	\$3,179,615	52.66%
37	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.72%	\$5,956,453	\$5,252,043	\$2,406,117	\$2,423,540	46.14%
38	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.68%	\$5,607,530	\$6,318,539	\$2,716,596	\$3,826,329	60.56%
39	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.67%	\$5,571,633	\$6,222,040	\$7,915,289	\$4,090,991	65.75%
40	ACE AMERICAN INSURANCE COMPANY	0.67%	\$5,538,534	\$5,211,428	\$3,359,857	\$1,500,867	28.80%
41	AMERISURE INSURANCE COMPANY	0.66%	\$5,485,041	\$5,917,553	\$4,513,238	\$5,452,385	92.14%
42	INSURANCE COMPANY OF THE STATE OF PENNSYLVIA	0.64%	\$5,325,967	\$5,374,255	\$5,181,922	\$8,692,799	161.75%
43	CINCINNATI INDEMNITY COMPANY INC	0.64%	\$5,282,894	\$5,107,879	\$2,339,497	\$4,327,426	84.72%
44	SECURA INSURANCE A MUTUAL COMPANY	0.63%	\$5,236,668	\$5,241,766	\$2,427,331	\$1,676,388	31.98%
45	AMCO INSURANCE COMPANY	0.63%	\$5,233,106	\$5,002,417	\$2,387,915	\$3,459,532	69.16%
46	STARNET INSURANCE COMPANY	0.63%	\$5,229,529	\$4,921,483	\$1,388,253	\$2,094,584	42.56%
47	WESCO INSURANCE COMPANY	0.60%	\$4,922,415	\$3,612,166	\$885,680	\$2,042,972	56.56%
48	FARMINGTON CASUALTY COMPANY	0.59%	\$4,881,136	\$5,118,358	\$3,403,937	\$4,997,613	97.64%
49	EMPLOYERS PREFERRED INSURANCE COMPANY	0.59%	\$4,844,653	\$4,643,316	\$1,439,752	\$2,098,910	45.20%
50	CAROLINA CASUALTY INSURANCE COMPANY	0.58%	\$4,809,457	\$4,572,451	\$697,850	\$2,379,868	52.05%
51	ACCIDENT FUND NATIONAL INSURANCE COMPANY	0.57%	\$4,696,478	\$4,138,270	\$5,582,936	\$7,748,891	187.25%
52	SENTINEL INSURANCE COMPANY LTD	0.55%	\$4,543,460	\$4,428,363	\$1,695,109	\$1,522,970	34.39%
53	NETHERLANDS INSURANCE COMPANY THE	0.52%	\$4,281,157	\$5,245,807	\$5,333,999	\$6,409,289	122.18%
54	HARTFORD FIRE INSURANCE COMPANY	0.52%	\$4,265,879	\$4,711,905	\$3,133,303	\$1,799,665	38.19%
55	OLD REPUBLIC INSURANCE COMPANY	0.50%	\$4,134,877	\$4,439,510	\$832,730	\$1,544,080	34.78%
56	ARCH INSURANCE COMPANY	0.49%	\$4,051,008	\$4,007,705	\$728,712	\$1,009,403	25.19%
57	TRUMBULL INSURANCE COMPANY	0.47%	\$3,898,352	\$3,548,783	\$116,057	\$2,397,625	67.56%
58	STATE FARM FIRE AND CASUALTY COMPANY	0.46%	\$3,834,131	\$3,863,698	\$3,452,457	\$2,902,309	75.12%
59	BITUMINOUS CASUALTY CORPORATION	0.45%	\$3,710,004	\$3,367,746	\$3,343,094	\$4,052,973	120.35%
60	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.45%	\$3,684,249	\$3,215,348	\$1,397,585	\$4,106,942	127.73%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TWIN CITY FIRE INSURANCE COMPANY	0.44%	\$3,633,123	\$3,281,843	\$2,248,877	\$921,247	28.07%
62	AUTO OWNERS INSURANCE COMPANY	0.43%	\$3,540,561	\$3,729,409	\$2,724,535	\$1,706,063	45.75%
63	NATIONWIDE MUTUAL INSURANCE COMPANY	0.43%	\$3,538,898	\$3,863,273	\$2,682,294	\$1,341,071	34.71%
64	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.42%	\$3,502,196	\$2,842,256	\$2,360,045	\$3,574,991	125.78%
65	SENTRY INSURANCE A MUTUAL COMPANY	0.41%	\$3,427,979	\$3,235,400	\$901,830	\$1,593,887	49.26%
66	PRAETORIAN INSURANCE COMPANY	0.41%	\$3,421,225	\$3,975,861	\$1,592,859	\$3,066,584	77.13%
67	CONTINENTAL CASUALTY COMPANY	0.41%	\$3,380,010	\$2,539,509	\$1,603,704	\$848,958	33.43%
68	CONTINENTAL INDEMNITY COMPANY	0.40%	\$3,313,729	\$3,313,729	\$1,424,148	\$1,766,668	53.31%
69	TRAVELERS CASUALTY INSURANCE COMPANY OF AM	0.40%	\$3,277,045	\$3,488,258	\$2,938,824	\$4,306,030	123.44%
70	PROTECTIVE INSURANCE COMPANY	0.39%	\$3,252,365	\$3,252,365	\$1,151,169	\$1,908,043	58.67%
71	EMCASCO INSURANCE COMPANY	0.38%	\$3,137,534	\$2,979,786	\$1,448,115	\$1,166,759	39.16%
72	GRINNELL MUTUAL REINSURANCE COMPANY	0.36%	\$2,955,749	\$2,806,288	\$1,885,392	\$918,810	32.74%
73	UNITED FIRE AND CASUALTY COMPANY	0.36%	\$2,952,075	\$2,635,769	\$992,796	\$1,175,641	44.60%
74	TRAVELERS CASUALTY AND SURETY COMPANY	0.35%	\$2,863,461	\$2,745,672	\$3,458,516	\$2,976,751	108.42%
75	ZENITH INSURANCE COMPANY	0.34%	\$2,777,137	\$2,688,070	\$816,062	\$1,443,653	53.71%
76	CHUBB INDEMNITY INSURANCE COMPANY	0.33%	\$2,694,652	\$3,507,863	\$1,480,883	\$1,047,884	29.87%
77	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.32%	\$2,635,818	\$2,447,112	\$2,121,228	\$941,003	38.45%
78	UNITED WISCONSIN INSURANCE COMPANY	0.31%	\$2,601,160	\$2,530,840	\$1,657,502	\$1,482,730	58.59%
79	MIDWESTERN INDEMNITY COMPANY THE	0.31%	\$2,593,810	\$2,821,786	\$2,956,463	\$2,101,410	74.47%
80	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSL	0.31%	\$2,572,435	\$2,685,517	\$755,188	\$1,441,832	53.69%
81	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.30%	\$2,519,130	\$1,708,118	\$72,012	\$540,848	31.66%
82	HARTFORD CASUALTY INSURANCE CO	0.30%	\$2,450,470	\$2,387,200	\$1,436,962	\$502,844	21.06%
83	CHURCH MUTUAL INSURANCE COMPANY	0.30%	\$2,442,280	\$2,289,109	\$1,239,234	\$1,129,559	49.34%
84	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.30%	\$2,441,668	\$2,206,169	\$735,533	\$1,439,590	65.25%
85	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.29%	\$2,366,727	\$3,228,488	\$6,251,852	\$2,167,759	67.14%
86	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.27%	\$2,230,394	\$2,079,922	\$707,794	\$652,759	31.38%
87	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27%	\$2,215,396	\$2,018,011	\$1,000,001	\$795,704	39.43%
88	SAFETY NATIONAL CASUALTY CORPORATION	0.27%	\$2,205,123	\$2,063,525	\$240,275	\$185,284	8.98%
89	CINCINNATI INSURANCE COMPANY THE	0.26%	\$2,120,891	\$2,195,889	\$1,042,890	\$974,280	44.37%
90	SENTRY CASUALTY COMPANY	0.25%	\$2,099,836	\$1,630,348	\$125,042	\$903,836	55.44%
91	MARKEL INSURANCE COMPANY	0.25%	\$2,052,924	\$1,585,247	\$210,723	\$936,960	59.10%
92	WAUSAU BUSINESS INSURANCE COMPANY	0.24%	\$1,997,347	\$2,132,392	\$3,385,771	\$2,123,128	99.57%
93	MIDWEST EMPLOYERS CASUALTY COMPANY	0.24%	\$1,983,334	\$1,903,442	\$933,805	\$549,406	28.86%
94	AMERICAN CASUALTY COMPANY OF READING PENNS'	0.24%	\$1,981,182	\$2,099,654	\$889,414	\$1,172,037	55.82%
95	LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$1,977,337	\$3,761,640	\$5,534,166	\$2,647,945	70.39%
96	NATIONAL INTERSTATE INSURANCE COMPANY	0.24%	\$1,953,232	\$2,132,653	\$1,051,317	\$1,544,172	72.41%
97	PROPERTY & CASUALTY INSURANCE COMPANY OF H/	0.23%	\$1,904,656	\$1,183,580	\$370,626	\$1,063,605	89.86%
98	TRUCK INSURANCE EXCHANGE	0.23%	\$1,890,400	\$2,052,466	\$1,239,090	\$619,264	30.17%
99	DEPOSITORS INSURANCE COMPANY	0.22%	\$1,824,622	\$1,639,334	\$630,108	\$1,148,751	70.07%
100	AMERICAN COMPENSATION INSURANCE COMPANY	0.21%	\$1,759,730	\$1,548,862	\$335,121	-\$411,736	-26.58%
101	SPARTA INSURANCE COMPANY	0.21%	\$1,752,652	\$1,517,098	\$510,544	\$1,386,985	91.42%
102	GUIDEONE MUTUAL INSURANCE COMPANY	0.21%	\$1,726,283	\$1,534,200	\$413,299	\$618,136	40.29%
103	FCCI INSURANCE COMPANY	0.20%	\$1,664,289	\$1,472,628	\$653,520	\$1,982,925	134.65%
104	VALLEY FORGE INSURANCE COMPANY	0.19%	\$1,575,039	\$1,772,556	\$3,835,387	\$8,937,083	504.19%
105	GRANITE STATE INSURANCE COMPANY	0.19%	\$1,569,087	\$699,490	\$565,101	\$1,447,396	206.92%
106	XL SPECIALTY INSURANCE COMPANY	0.19%	\$1,550,611	\$1,481,591	-\$62,145	\$495,000	33.41%
107	CONTINENTAL WESTERN INSURANCE COMPANY	0.18%	\$1,506,713	\$1,400,563	\$865,121	\$960,487	68.58%
108	DISCOVER PROPERTY AND CASUALTY INSURANCE C/	0.18%	\$1,486,513	\$1,486,725	\$741,813	\$313,490	21.09%
109	TRANSPORTATION INSURANCE COMPANY	0.18%	\$1,475,955	\$1,508,054	\$1,679,157	-\$618,735	-41.03%
110	AMERICAN FIRE & CASUALTY COMPANY	0.18%	\$1,469,406	\$988,505	\$267,028	\$546,731	55.31%
111	GENERAL CASUALTY COMPANY OF WISCONSIN	0.17%	\$1,419,577	\$1,647,049	\$2,017,956	\$2,127,186	129.15%
112	AMERISURE PARTNERS INSURANCE COMPANY	0.17%	\$1,374,250	\$1,423,034	\$694,131	\$1,044,397	73.39%
113	HAWKEYE-SECURITY INSURANCE COMPANY	0.16%	\$1,352,202	\$1,499,194	-\$373,938	-\$4,296,283	-286.57%
114	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.16%	\$1,336,906	\$1,057,261	\$233,606	\$889,348	84.12%
115	FEDERATED SERVICE INSURANCE COMPANY	0.16%	\$1,287,574	\$1,291,779	\$832,942	\$573,964	44.43%
116	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.15%	\$1,233,593	\$1,158,060	\$262,465	\$645,855	55.77%
117	PACIFIC INDEMNITY COMPANY	0.15%	\$1,229,122	\$1,072,420	\$331,610	\$356,483	33.24%
118	NATIONAL TRUST INSURANCE COMPANY	0.15%	\$1,226,136	\$1,070,325	\$876,622	\$1,165,392	108.88%
119	COLUMBIA NATIONAL INSURANCE COMPANY	0.15%	\$1,224,494	\$1,248,695	\$695,397	\$4,969	0.40%
120	EMPLOYERS ASSURANCE COMPANY	0.15%	\$1,206,485	\$1,153,764	\$389,037	\$1,038,314	89.99%



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	FARMERS INSURANCE EXCHANGE	0.14%	\$1,190,957	\$1,132,197	\$382,071	\$472,642	41.75%
122	BITUMINOUS FIRE AND MARINE INS CO	0.14%	\$1,164,133	\$1,216,131	\$527,023	\$1,048,432	86.21%
123	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.14%	\$1,134,232	\$1,082,562	\$851,141	-\$776,421	-71.72%
124	CHARTER OAK FIRE INSURANCE CO THE	0.14%	\$1,130,543	\$1,169,317	\$595,040	-\$1,130,101	-96.65%
125	PENN MILLERS INSURANCE COMPANY	0.13%	\$1,045,341	\$1,006,601	\$269,894	\$424,649	42.19%
126	PREMIER GROUP INSURANCE COMPANY	0.12%	\$1,023,436	\$1,023,436	\$381,213	-\$398,710	-38.96%
127	PHARMACISTS MUTUAL INSURANCE COMPANY	0.12%	\$1,000,635	\$960,001	\$145,525	\$270,984	28.23%
128	ACCIDENT INSURANCE COMPANY INC	0.12%	\$995,768	\$638,760	\$230,352	\$605,594	94.81%
129	XL INSURANCE AMERICA INC	0.12%	\$993,350	\$504,098	\$6,615	\$297,572	59.03%
130	ELECTRIC INSURANCE COMPANY	0.12%	\$979,812	\$979,812	\$463,644	\$7,941,852	810.55%
131	MILWAUKEE CASUALTY INSURANCE CO	0.12%	\$955,210	\$815,275	\$198,882	\$423,763	51.98%
132	FARMLAND MUTUAL INSURANCE COMPANY	0.11%	\$927,463	\$883,635	\$209,196	\$350,908	39.71%
133	EVEREST NATIONAL INSURANCE COMPANY	0.11%	\$904,587	\$780,223	\$524,127	\$674,871	86.50%
134	UNION INSURANCE COMPANY OF PROVIDENCE	0.11%	\$902,976	\$922,307	\$712,086	\$626,428	67.92%
135	WORK FIRST CASUALTY COMPANY	0.11%	\$897,398	\$896,739	\$247,332	\$227,689	25.39%
136	STAR INSURANCE COMPANY	0.11%	\$882,148	\$1,026,928	\$902,872	\$1,299,423	126.53%
137	MID CENTURY INSURANCE COMPANY	0.11%	\$868,888	\$829,286	\$511,217	\$131,964	15.91%
138	LUMBERMENS UNDERWRITING ALLIANCE	0.10%	\$859,873	\$990,103	\$271,987	\$1,334,526	134.79%
139	ATLANTIC SPECIALTY INSURANCE COMPANY	0.10%	\$852,256	\$598,737	\$73,766	\$356,101	59.48%
140	SENTRY SELECT INSURANCE COMPANY	0.10%	\$846,995	\$819,217	\$760,235	\$813,027	99.24%
141	AMERICAN MINING INSURANCE COMPANY	0.10%	\$816,932	\$806,606	\$24,616	\$130,342	16.16%
142	SECURITY NATIONAL INSURANCE COMPANY	0.10%	\$794,160	\$753,995	\$538,112	\$529,039	70.16%
143	BROTHERHOOD MUTUAL INSURANCE CO	0.10%	\$786,211	\$749,080	\$102,432	\$105,725	14.11%
144	COMPANION PROPERTY AND CASUALTY INSURANCE CO	0.09%	\$771,231	\$865,305	\$1,840,896	\$1,269,868	146.75%
145	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.09%	\$770,831	\$940,552	\$289,337	\$351,752	37.40%
146	PEERLESS INSURANCE COMPANY	0.09%	\$728,769	\$780,713	\$507,369	\$58,570	7.50%
147	MONROE GUARANTY INSURANCE COMPANY	0.09%	\$710,737	\$530,096	\$276,866	\$34,291	6.47%
148	MITSUMI SUMITOMO INSURANCE USA INC	0.09%	\$710,551	\$577,704	\$152,651	\$317,247	54.92%
149	BLOOMINGTON COMPENSATION INSURANCE COMPANY	0.09%	\$710,344	\$478,583	\$335,868	\$203,226	42.46%
150	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.08%	\$679,337	\$652,993	\$400,410	\$429,197	65.73%
151	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.08%	\$634,809	\$484,413	\$50,041	\$766,779	158.29%
152	PLAZA INSURANCE COMPANY	0.08%	\$628,714	\$592,100	\$349,022	\$885,208	149.50%
153	NORTHERN INSURANCE COMPANY OF NEW YORK	0.07%	\$609,223	\$946,390	\$1,390,523	\$2,436,687	257.47%
154	ARGONAUT INSURANCE COMPANY	0.07%	\$609,011	\$565,451	\$846,791	\$319,785	56.55%
155	NOVA CASUALTY COMPANY	0.07%	\$601,346	\$516,000	\$1,023,343	\$25,422	4.93%
156	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.07%	\$599,768	\$646,869	\$374,077	\$277,133	42.84%
157	FRANK WINSTON CRUM INSURANCE COMPANY	0.07%	\$597,562	\$346,214	\$0	\$0	0.00%
158	WEST AMERICAN INSURANCE COMPANY	0.07%	\$593,916	\$483,677	\$180,613	\$362,016	74.85%
159	UNITED STATES FIRE INSURANCE COMPANY	0.07%	\$592,605	\$728,048	\$164,335	-\$43,335	-5.95%
160	SEABRIGHT INSURANCE COMPANY	0.07%	\$571,181	\$838,530	\$358,583	-\$38,988	-4.65%
161	SELECTIVE INSURANCE COMPANY OF AMERICA	0.07%	\$569,435	\$526,501	\$282,310	\$815,472	154.89%
162	MIDWEST INSURANCE COMPANY	0.07%	\$553,239	\$631,488	\$310,089	\$541,984	85.83%
163	DIAMOND INSURANCE COMPANY	0.07%	\$547,415	\$486,481	\$334,141	\$277,337	57.01%
164	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.07%	\$546,216	\$611,715	\$1,320,538	-\$162,331	-26.54%
165	CHEROKEE INSURANCE COMPANY	0.07%	\$545,407	\$584,444	\$848,615	\$1,778,773	304.35%
166	AMERICAN ECONOMY INSURANCE COMPANY	0.07%	\$543,950	\$577,828	\$266,607	\$339,028	58.67%
167	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$526,479	\$549,506	\$124,198	\$31,448	5.72%
168	ILLINOIS CASUALTY COMPANY A MUTUAL INSURANCE COMPANY	0.06%	\$521,415	\$472,677	\$249,443	\$316,940	67.05%
169	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$509,026	\$463,063	\$17,201	-\$35,214	-7.60%
170	HOME-OWNERS INSURANCE COMPANY	0.06%	\$503,763	\$413,984	\$205,263	\$422,299	102.01%
171	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06%	\$478,720	\$483,116	\$8,178	\$168,264	34.83%
172	STARR INDEMNITY & LIABILITY COMPANY	0.06%	\$475,503	\$211,479	\$25,824	\$248,241	117.38%
173	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.06%	\$462,387	\$413,633	\$356,687	\$106,493	25.75%
174	NORTH POINTE INSURANCE COMPANY	0.06%	\$461,873	\$412,150	\$88,951	\$200,379	48.62%
175	MASSACHUSETTS BAY INSURANCE COMPANY	0.05%	\$439,153	\$421,273	\$208,075	\$371,481	88.18%
176	HANOVER INSURANCE COMPANY THE	0.05%	\$423,613	\$383,499	\$918,278	\$348,401	90.85%
177	TOWER INSURANCE COMPANY OF NEW YORK	0.05%	\$421,350	\$629,903	\$141,212	\$362,925	57.62%
178	FREESTONE INSURANCE COMPANY	0.05%	\$420,959	\$420,959	\$489,551	\$1,417,596	336.75%
179	AMERICAN INSURANCE COMPANY THE	0.05%	\$394,850	\$648,292	\$877,667	\$1,328,145	204.87%
180	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.05%	\$380,595	\$399,196	\$282,188	-\$212,614	-53.26%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.05%	\$372,418	\$356,720	\$185,032	\$5,694	1.60%
182	AIG PROPERTY CASUALTY COMPANY	0.04%	\$353,053	\$278,985	\$41,807	-\$606,876	-217.53%
183	SECURA SUPREME INSURANCE COMPANY	0.04%	\$347,927	\$206,255	\$47,702	\$260,120	126.12%
184	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$346,457	\$337,596	\$149,405	\$336,499	99.68%
185	STATE NATIONAL INSURANCE COMPANY INC	0.04%	\$340,630	\$408,819	\$213,924	\$52,776	12.91%
186	HARLEYSVILLE INSURANCE COMPANY	0.04%	\$334,504	\$315,625	\$188,320	\$308,917	97.87%
187	VIGILANT INSURANCE COMPANY	0.04%	\$327,919	\$263,987	\$246,471	\$202,661	76.77%
188	ARGONAUT MIDWEST INSURANCE COMPANY	0.04%	\$325,379	\$337,042	\$261,254	\$320,724	95.16%
189	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.04%	\$323,124	\$366,475	\$179,600	\$326,674	89.14%
190	HDI-GERLING AMERICA INSURANCE COMPANY	0.04%	\$311,969	\$246,458	\$127,951	\$278,640	113.06%
191	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.04%	\$311,234	\$289,995	\$198,526	\$271,978	93.79%
192	CITIZENS INSURANCE COMPANY OF AMERICA	0.04%	\$301,809	\$267,846	\$63,052	\$21,744	8.12%
193	AMERITRUST INSURANCE CORPORATION	0.04%	\$300,842	\$259,658	\$63,490	\$100,639	38.76%
194	GREENWICH INSURANCE COMPANY	0.04%	\$297,877	\$280,727	\$172,511	\$65,467	23.32%
195	TOKIO MARINE AMERICA INSURANCE COMPANY	0.04%	\$290,978	\$262,866	\$104,882	\$477,505	181.65%
196	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$280,031	\$275,285	\$47,183	\$100,903	36.65%
197	ASSURANCE COMPANY OF AMERICA	0.03%	\$268,267	\$375,407	\$439,037	-\$315,121	-83.94%
198	SUNZ INSURANCE COMPANY	0.03%	\$245,882	\$245,667	\$676	\$422	0.17%
199	TOWER NATIONAL INSURANCE COMPANY	0.03%	\$242,563	\$165,795	\$3,560	\$37,802	22.80%
200	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.03%	\$241,213	\$269,380	\$210,811	\$346,355	128.57%
201	BERKLEY NATIONAL INSURANCE COMPANY	0.03%	\$239,737	\$155,886	\$5,642	\$56,250	36.08%
202	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN	0.03%	\$234,526	\$320,576	\$286,829	\$405,697	126.55%
203	MERIDIAN SECURITY INSURANCE COMPANY	0.03%	\$233,850	\$272,010	\$162,129	\$106,825	39.27%
204	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$232,027	\$216,658	\$125,970	\$127,383	58.79%
205	NORGUARD INSURANCE COMPANY	0.03%	\$230,442	\$82,019	\$142	\$92,979	113.36%
206	AMERICAN STATES INSURANCE COMPANY	0.03%	\$229,986	\$197,723	\$277,742	\$2,008,626	1015.88%
207	ACIG INSURANCE COMPANY	0.03%	\$228,260	\$228,260	\$46,342	-\$200,014	-87.63%
208	NATIONAL CASUALTY COMPANY	0.03%	\$227,554	\$172,860	\$82,366	\$92,538	53.53%
209	PEERLESS INDEMNITY INSURANCE COMPANY	0.03%	\$218,293	\$364,250	\$121,994	\$309,961	85.10%
210	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPA	0.03%	\$210,973	\$215,166	\$141,535	\$110,449	51.33%
211	MARYLAND CASUALTY COMPANY	0.03%	\$209,784	\$277,055	\$7,099,692	\$9,564,904	3452.35%
212	SAVERS PROPERTY & CASUALTY INSURANCE COMPA	0.03%	\$209,545	\$245,140	\$265,914	\$315,430	128.67%
213	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.02%	\$205,685	\$203,693	\$83,203	-\$161,988	-79.53%
214	UNION INSURANCE COMPANY	0.02%	\$199,978	\$239,665	\$71,870	\$127,463	53.18%
215	HANOVER AMERICAN INSURANCE COMPANY THE	0.02%	\$198,128	\$133,387	\$13,765	\$106,196	79.61%
216	T H E INSURANCE COMPANY	0.02%	\$194,527	\$189,247	\$321,928	\$512,216	270.66%
217	GUIDEONE ELITE INSURANCE COMPANY	0.02%	\$188,758	\$205,187	\$92,970	\$33,544	16.35%
218	TRIANGLE INSURANCE COMPANY INC	0.02%	\$183,121	\$159,100	\$10,003	\$286,148	179.85%
219	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$169,788	\$171,988	\$88,844	-\$78,666	-45.74%
220	WESTFIELD INSURANCE COMPANY	0.02%	\$160,275	\$153,958	\$103,740	\$68,149	44.26%
221	NATIONAL SURETY CORPORATION	0.02%	\$156,437	\$156,347	\$245,081	\$304,689	194.88%
222	NEW YORK MARINE & GENERAL INSURANCE COMPAN	0.02%	\$154,621	\$139,644	\$33,257	\$51,415	36.82%
223	ALASKA NATIONAL INSURANCE COMPANY	0.02%	\$153,088	\$144,706	\$442	\$17,648	12.20%
224	AMERICAN NATIONAL PROPERTY & CASUALTY COMP/	0.02%	\$151,855	\$187,022	\$60,299	\$39,620	21.18%
225	AMGUARD INSURANCE COMPANY	0.02%	\$150,385	\$53,201	\$0	\$8,985	16.89%
226	SOUTHERN INSURANCE COMPANY	0.02%	\$137,275	\$122,839	\$373,216	\$187,370	152.53%
227	RIVERPORT INSURANCE COMPANY	0.02%	\$136,401	\$134,527	\$35	\$54,141	40.25%
228	IMPERIUM INSURANCE COMPANY	0.02%	\$134,399	\$41,266	\$8,596	\$59,820	144.96%
229	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.02%	\$124,546	\$114,443	\$6,850	\$29,715	25.96%
230	FIRST DAKOTA INDEMNITY COMPANY	0.01%	\$118,086	\$88,175	\$28,118	\$149,193	169.20%
231	ADDISON INSURANCE COMPANY	0.01%	\$116,526	\$124,595	\$5,227	\$131,897	105.86%
232	OHIO SECURITY INSURANCE COMPANY	0.01%	\$108,514	\$39,181	\$0	\$4,238	10.82%
233	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$93,588	\$43,006	\$15,163	\$97,382	226.44%
234	ADVANTAGE WORKERS COMPENSATION INSURANCE	0.01%	\$90,719	\$92,548	\$153,062	\$116,533	125.92%
235	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$88,340	\$51,909	\$81,663	-\$68,201	-131.39%
236	SFM MUTUAL INSURANCE COMPANY	0.01%	\$88,089	\$83,673	\$24,406	\$81,836	97.80%
237	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.01%	\$85,349	\$7,175	\$0	\$2,868	39.97%
238	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$82,745	\$183,016	\$59,914	\$123,378	67.41%
239	OAK RIVER INSURANCE COMPANY	0.01%	\$77,123	\$76,165	\$499,003	-\$108,549	-142.52%
240	SAGAMORE INSURANCE COMPANY	0.01%	\$74,915	\$22,792	\$1,427,651	\$122,051	535.50%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

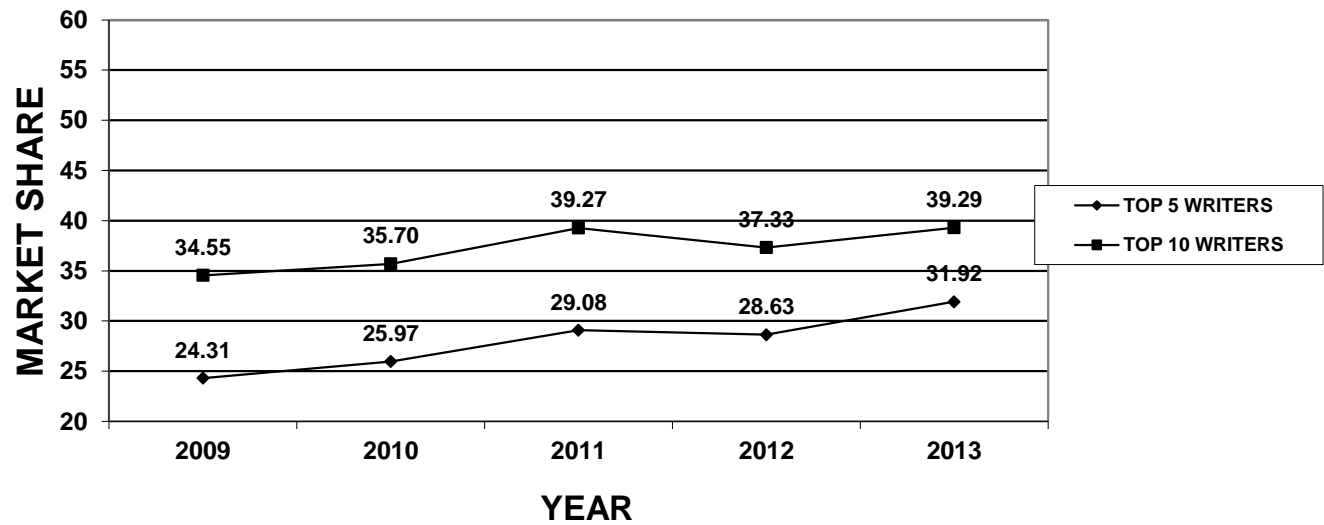
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$69,289	\$71,585	\$39,287	\$143,224	200.08%
242	EMC PROPERTY & CASUALTY COMPANY	0.01%	\$65,192	\$64,685	\$0	-\$20	-0.03%
243	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$62,214	\$51,623	\$34,572	\$78,785	152.62%
244	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$57,084	\$50,054	\$423,968	\$605,014	1208.72%
245	BEARING MIDWEST CASUALTY COMPANY	0.01%	\$52,893	\$52,893	\$0	\$0	0.00%
246	ARGONAUT GREAT CENTRAL INSURANCE CO	0.01%	\$49,041	\$61,882	\$89,753	-\$203,704	-329.18%
247	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.01%	\$45,351	\$43,763	\$150,083	-\$463,646	-1059.45%
248	STONEWOOD NATIONAL INSURANCE COMPANY	0.01%	\$43,544	\$18,371	\$0	\$9,767	53.17%
249	COMPANION COMMERCIAL INSURANCE COMPANY	0.00%	\$41,058	\$49,070	\$86,093	-\$73,267	-149.31%
250	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$40,851	\$64,247	\$2,008	-\$19,723	-30.70%
251	REGENT INSURANCE COMPANY	0.00%	\$40,653	\$319,586	\$1,904,184	\$306,760	95.99%
252	WEST BEND MUTUAL INSURANCE COMPANY	0.00%	\$36,743	\$36,275	\$14,618	\$31,211	86.04%
253	TNUS INSURANCE COMPANY	0.00%	\$33,379	\$29,181	\$14,927	\$22,825	78.22%
254	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$32,024	\$35,780	\$57,491	\$48,751	136.25%
255	SAFETY FIRST INSURANCE COMPANY	0.00%	\$30,425	\$30,145	\$0	\$5,413	17.96%
256	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$27,170	\$7,784	\$0	\$0	0.00%
257	CAPITOL INDEMNITY CORPORATION	0.00%	\$26,126	\$32,305	\$1,485	-\$4,911	-15.20%
258	OBI NATIONAL INSURANCE COMPANY	0.00%	\$25,782	\$10,119	\$0	\$3,818	37.73%
259	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$25,262	\$9,329	\$56,242	\$20,151	216.00%
260	FIREMANS FUND INSURANCE COMPANY	0.00%	\$24,530	\$37,813	\$173,420	-\$1,899,623	-5023.73%
261	DEERFIELD INSURANCE COMPANY	0.00%	\$24,356	\$241,087	\$291,315	\$321,834	133.49%
262	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.00%	\$23,663	\$8,992	\$0	\$3,000	33.36%
263	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$23,272	\$33,211	\$570,046	-\$450,438	-1356.29%
264	STONINGTON INSURANCE COMPANY	0.00%	\$23,134	\$3,889	\$0	\$1,310	33.68%
265	FIREMENS INSURANCE COMPANY OF WASHINGTON DI	0.00%	\$20,337	\$38,450	\$4,806	\$1,935	5.03%
266	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$19,790	\$2,679	\$0	\$1,071	39.98%
267	INSURANCE COMPANY OF THE WEST	0.00%	\$18,584	\$18,787	\$2,562	\$1,350	7.19%
268	RLI INSURANCE COMPANY	0.00%	\$17,896	\$2,747	\$0	\$1,102	40.12%
269	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$17,821	\$18,797	\$0	\$2,185	11.62%
270	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$17,557	\$12,079	\$196,154	-\$22,758	-188.41%
271	DAKOTA TRUCK UNDERWRITERS	0.00%	\$16,243	\$45,808	\$14	-\$3,647	-7.96%
272	FEDERATED RURAL ELECTRIC INSURANCE EXCHANG	0.00%	\$14,806	\$16,467	\$76,450	\$28,190	171.19%
273	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$11,920	\$7,232	\$11,611	-\$13,367	-184.83%
274	MEMIC INDEMNITY COMPANY	0.00%	\$11,319	\$8,098	\$0	\$2,097	25.90%
275	ACADIA INSURANCE COMPANY	0.00%	\$8,631	\$1,797	\$0	\$170	9.46%
276	UTAH BUSINESS INSURANCE COMPANY INC	0.00%	\$7,798	\$7,798	\$0	\$0	0.00%
277	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$5,608	\$2,688	\$757,277	-\$427,985	-15922.06%
278	SYNERGY INSURANCE COMPANY	0.00%	\$5,429	\$2,776	\$0	\$0	0.00%
279	FOREMOST PROPERTY AND CASUALTY INSURANCE C	0.00%	\$5,334	\$837	\$0	\$335	40.02%
280	EASTGUARD INSURANCE COMPANY	0.00%	\$3,956	\$670	\$0	\$157	23.43%
281	AMERICAN BUSINESS & MERCANTILE INSURANCE MU'	0.00%	\$2,974	\$451	\$0	-\$140	-31.04%
282	ONEBEACON INSURANCE COMPANY	0.00%	\$2,435	\$104,062	\$846,536	\$279,853	268.93%
283	ALLIED EASTERN INDEMNITY COMPANY	0.00%	\$2,244	\$1,785	\$0	\$0	0.00%
284	NIPPONKOA INSURANCE COMPANY LIMITED (US BRAN	0.00%	\$2,218	\$1,819	\$0	\$503	27.65%
285	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$1,723	\$1,616	\$0	\$1,455	90.04%
286	EASTERN ALLIANCE INSURANCE COMPANY	0.00%	\$1,482	\$1,722	\$0	\$0	0.00%
287	AMERICAN SELECT INSURANCE COMPANY	0.00%	\$1,156	\$693	\$0	\$0	0.00%
288	PETROLEUM CASUALTY COMPANY	0.00%	\$140	\$140	\$0	\$0	0.00%
289	ROCKWOOD CASUALTY INSURANCE COMPANY	0.00%	\$133	\$195	\$0	\$36	18.46%
290	CHUBB NATIONAL INSURANCE COMPANY	0.00%	\$103	\$269	\$0	-\$226	-84.01%
291	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,080	N/A
292	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,285	N/A
293	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$245,033	\$92,435	N/A
294	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,977	-\$240,163	N/A
295	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,799	N/A
296	ALLIED WORLD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$38,412	N/A
297	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,281	-\$42,209	N/A
298	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$239,025	-\$192,255	N/A
299	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$72,286	-\$5,247	N/A
300	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$81	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

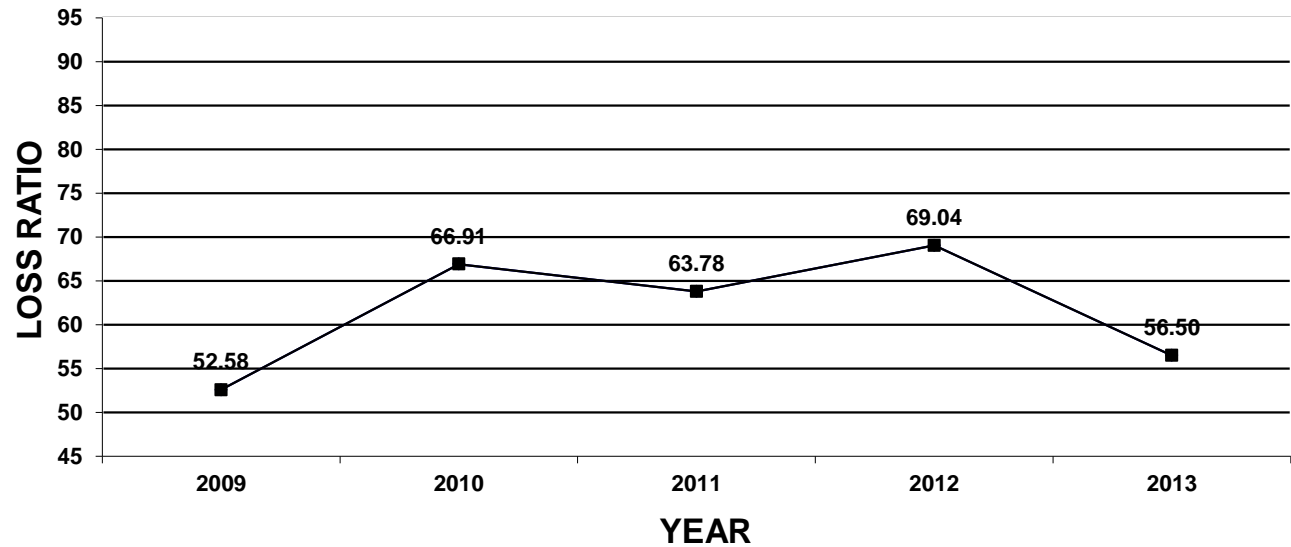
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
302	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$173,483	-\$1,150,933	N/A
303	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$31,513	\$140,350	N/A
304	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$442,543	-\$48,536	N/A
305	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$0	\$16,805	\$138,135	N/A
306	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,267	N/A
307	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$90,765	\$102,779	N/A
308	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$101,046	N/A
309	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$587,910	\$289,334	N/A
310	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$80,000	N/A
311	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$2,426	-\$3,950	N/A
312	HARCO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$6,027	\$1,101	N/A
313	HARLEYSVILLE PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$1,600	-\$600	N/A
314	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN	0.00%	\$0	\$0	\$270,008	-\$215,131	N/A
315	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$14,541	\$28,374	N/A
316	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$12,133	-\$171,310	N/A
317	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$169,545	-\$327,552	N/A
318	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$407	N/A
319	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSUR	0.00%	\$0	\$65	\$2,800	-\$1,141	-1755.38%
320	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$57,665	N/A
321	SHELTER MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$90,444	\$90,444	N/A
322	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,227	N/A
323	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$100,478	\$21,343	N/A
324	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$147,882	\$934,280	N/A
325	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12,305	N/A
326	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$2,582	N/A
327	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$469,602	-\$188,234	N/A
328	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
329	TRAVELERS CASUALTY AND SURETY COMPANY OF AI	0.00%	\$0	\$0	\$0	-\$50,176	N/A
330	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$105	N/A
331	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$410	N/A
332	UNITED NATIONAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,213	N/A
333	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,078	N/A
334	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$83,862	-\$297,566	N/A
335	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$396,274	\$959,532	N/A
336	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$650	\$0	-\$6,320	-972.31%
337	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$1,093,216	\$2,447,163	N/A
338	BENCHMARK INSURANCE COMPANY	0.00%	-\$435	-\$432	\$70,788	-\$273,819	63384.03%
339	AIG ASSURANCE COMPANY	0.00%	-\$1,731	-\$3,471	\$528,779	\$622,335	-17929.56%
340	RED ROCK INSURANCE COMPANY	0.00%	-\$2,304	-\$2,304	-\$194	-\$67,433	2926.78%
341	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$7,269	\$20,037	\$233,526	-\$651,655	-3252.26%
342	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	-\$8,392	\$11,999	\$86,770	-\$27,488	-229.09%
343	GENERAL CASUALTY INSURANCE COMPANY	0.00%	-\$11,591	\$74,261	\$208,797	\$60,006	80.80%
344	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	-\$16,684	-\$21,684	\$1,004,423	-\$1,402,328	6467.11%
345	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$33,006	\$34,238	\$170,776	\$77,910	227.55%
346	GATEWAY INSURANCE COMPANY	-0.01%	-\$55,963	\$122,366	\$18,794	\$441,176	360.54%
347	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.01%	-\$85,839	-\$269,016	\$979,925	\$2,072,533	-770.41%
348	TRAVELERS COMMERCIAL CASUALTY COMPANY	-0.01%	-\$117,333	-\$117,333	\$5,740,788	-\$5,189,547	4422.92%
349	AMERICAN HOME ASSURANCE COMPANY	-0.30%	-\$2,467,647	-\$2,485,442	\$6,754,088	-\$19,812,380	797.14%
350	ILLINOIS NATIONAL INSURANCE COMPANY	-0.36%	-\$2,965,816	-\$2,672,298	\$2,993,172	-\$617,048	23.09%
TOTAL		100.00%	\$826,679,767	\$798,627,288	\$478,911,181	\$451,241,679	56.50%

# MISSOURI DIRECT WORKERS COMPENSATION INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CATERPILLAR INSURANCE COMPANY	9.87%	\$49,180,561	\$39,658,349	\$21,467,281	\$18,762,811	47.31%
2	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	5.91%	\$29,435,490	\$33,814,223	\$11,749,059	\$11,563,743	34.20%
3	ACE AMERICAN INSURANCE COMPANY	4.79%	\$23,844,413	\$23,603,857	\$8,685,162	\$8,835,922	37.43%
4	STATE FARM FIRE AND CASUALTY COMPANY	3.47%	\$17,262,205	\$17,138,720	\$6,063,889	\$3,624,414	21.15%
5	ZURICH AMERICAN INSURANCE COMPANY	3.40%	\$16,916,509	\$16,690,309	\$5,433,506	-\$1,079,235	-6.47%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.89%	\$14,387,990	\$13,819,463	\$10,233,428	\$14,595,062	105.61%
7	CINCINNATI INSURANCE COMPANY THE	2.58%	\$12,860,906	\$12,395,397	\$1,238,217	\$2,064,122	16.65%
8	PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.40%	\$11,973,540	\$11,579,234	\$6,233,345	\$5,858,936	50.60%
9	OLD REPUBLIC INSURANCE COMPANY	2.31%	\$11,521,010	\$11,496,751	\$5,594,263	\$10,720,252	93.25%
10	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	2.16%	\$10,762,853	\$10,441,802	\$1,671,861	-\$2,616,741	-25.06%
11	UNITED FIRE AND CASUALTY COMPANY	1.64%	\$8,189,750	\$7,992,678	\$2,647,196	\$611,872	7.66%
12	SHELTER MUTUAL INSURANCE COMPANY	1.63%	\$8,123,627	\$8,030,852	\$4,158,695	\$2,939,011	36.60%
13	ALLIED WORLD NATIONAL ASSURANCE COMPANY	1.58%	\$7,854,705	\$7,478,643	\$1,603,890	\$4,298,817	57.48%
14	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.56%	\$7,778,198	\$7,133,635	\$1,953,568	\$1,253,313	17.57%
15	FEDERAL INSURANCE COMPANY	1.56%	\$7,763,855	\$7,363,655	\$7,014,271	\$2,433,290	33.04%
16	ST PAUL FIRE & MARINE INSURANCE COMPANY	1.53%	\$7,598,858	\$7,628,209	\$1,194,727	\$391,412	5.13%
17	TRAVELERS INDEMNITY COMPANY	1.32%	\$6,555,353	\$6,458,603	\$2,439,882	\$4,587,565	71.03%
18	WEST BEND MUTUAL INSURANCE COMPANY	1.21%	\$6,030,611	\$5,558,089	\$1,090,573	\$1,920,672	34.56%
19	ACE PROPERTY AND CASUALTY INSURANCE COMPAN'	1.11%	\$5,529,029	\$4,756,846	\$295,182	\$3,890,377	81.78%
20	NAVIGATORS INSURANCE COMPANY	1.04%	\$5,192,367	\$4,965,928	\$16,595	\$1,978,731	39.85%
21	LIBERTY INSURANCE UNDERWRITERS INC	1.02%	\$5,090,213	\$4,633,892	\$2,450,176	\$1,075,852	23.22%
22	AMCO INSURANCE COMPANY	0.94%	\$4,659,341	\$4,301,416	\$5,259,096	\$507,230	11.79%
23	WESTCHESTER FIRE INSURANCE COMPANY	0.90%	\$4,494,496	\$4,374,807	\$3,525,349	\$11,586,469	264.85%
24	ACUITY A MUTUAL INSURANCE COMPANY	0.86%	\$4,300,096	\$3,877,195	\$521,580	-\$568,545	-14.66%
25	TWIN CITY FIRE INSURANCE COMPANY	0.85%	\$4,238,112	\$4,677,889	\$186,757	\$61,740,119	1319.83%
26	AMERICAN BANKERS INSURANCE COMPANY OF FLORI	0.83%	\$4,115,482	\$2,334,052	\$774,890	\$844,120	36.17%
27	EMPLOYERS MUTUAL CASUALTY COMPANY	0.82%	\$4,074,875	\$3,861,272	\$996,886	\$2,768,567	71.70%
28	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.81%	\$4,039,610	\$3,329,257	\$1,418,357	\$3,706,691	111.34%
29	ARCH INSURANCE COMPANY	0.79%	\$3,923,571	\$3,958,937	\$3,428,744	\$4,186,458	105.75%
30	NEW HAMPSHIRE INSURANCE COMPANY	0.74%	\$3,680,440	\$3,448,223	\$2,272,087	\$2,892,209	83.88%
31	SAFECO INSURANCE COMPANY OF AMERICA	0.73%	\$3,650,649	\$3,411,498	\$200,011	\$530,894	15.56%
32	NATIONAL SURETY CORPORATION	0.71%	\$3,550,307	\$2,800,292	\$83,009	\$1,785,567	63.76%
33	XL INSURANCE AMERICA INC	0.70%	\$3,501,846	\$3,429,028	\$180,000	\$1,811,838	52.84%
34	HANOVER INSURANCE COMPANY THE	0.70%	\$3,496,045	\$3,309,231	\$2,224,635	\$978,405	29.57%
35	UNIVERSAL UNDERWRITERS INS CO	0.69%	\$3,435,124	\$3,053,148	\$2,363,669	\$4,744,314	155.39%
36	RSUI INDEMNITY COMPANY	0.68%	\$3,378,412	\$3,373,169	\$49,000	\$491,374	14.57%
37	CONTINENTAL CASUALTY COMPANY	0.63%	\$3,135,473	\$2,696,155	\$734,066	\$2,299,948	85.30%
38	NATIONWIDE MUTUAL INSURANCE COMPANY	0.62%	\$3,098,172	\$3,025,438	\$395,552	\$464,054	15.34%
39	VIRGINIA SURETY COMPANY INC	0.54%	\$2,683,147	\$2,068,559	\$749,991	\$758,080	36.65%
40	GREAT AMERICAN ASSURANCE COMPANY	0.53%	\$2,631,856	\$2,546,938	\$4,639	-\$549,974	-21.59%
41	GREAT AMERICAN INSURANCE COMPANY	0.50%	\$2,513,060	\$2,441,493	\$35,000	-\$123,697	-5.07%
42	GREAT WEST CASUALTY COMPANY	0.49%	\$2,423,771	\$2,465,784	\$182,153	\$994,228	40.32%
43	ADDISON INSURANCE COMPANY	0.48%	\$2,386,179	\$2,335,353	\$323,402	-\$50,500	-2.16%
44	GRINNELL MUTUAL REINSURANCE COMPANY	0.46%	\$2,300,593	\$2,138,051	\$691,491	\$687,867	32.17%
45	AMERISURE MUTUAL INSURANCE COMPANY	0.46%	\$2,285,341	\$2,117,221	\$1,008,525	\$437,937	20.68%
46	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.45%	\$2,238,087	\$2,236,181	\$669,801	\$981,064	43.87%
47	BEAZLEY INSURANCE COMPANY INC	0.44%	\$2,208,213	\$1,851,862	\$1,078,899	\$627,563	33.89%
48	CAMERON MUTUAL INSURANCE COMPANY	0.42%	\$2,089,848	\$2,071,680	\$606,632	\$36,301	1.75%
49	RLI INSURANCE COMPANY	0.42%	\$2,075,693	\$1,999,876	\$4,000	-\$3,218,152	-160.92%
50	HAWKEYE-SECURITY INSURANCE COMPANY	0.41%	\$2,021,141	\$2,321,821	\$1,250,000	\$1,745,557	75.18%
51	EVEREST REINSURANCE COMPANY	0.40%	\$1,976,443	\$1,976,443	\$565,027	\$758,366	38.37%
52	EMCASCO INSURANCE COMPANY	0.39%	\$1,960,393	\$1,946,345	\$828,329	\$646,496	33.22%
53	SECURA INSURANCE A MUTUAL COMPANY	0.39%	\$1,930,485	\$1,837,222	\$60,495	\$101,290	5.51%
54	ENDURANCE AMERICAN INSURANCE COMPANY	0.38%	\$1,903,885	\$1,171,347	\$0	\$461,422	39.39%
55	CUMIS INSURANCE SOCIETY INC	0.38%	\$1,898,772	\$2,027,630	\$1,663,758	\$1,573,853	77.62%
56	DARWIN NATIONAL ASSURANCE COMPANY	0.38%	\$1,882,054	\$1,663,315	\$54,201	\$657,141	39.51%
57	FARMERS INSURANCE EXCHANGE	0.37%	\$1,864,378	\$1,782,269	\$1,200,000	\$2,206,004	123.78%
58	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	0.37%	\$1,839,785	\$1,836,700	\$530,836	\$223,593	12.17%
59	GREENWICH INSURANCE COMPANY	0.35%	\$1,730,682	\$1,434,106	\$234,175	\$879,333	61.32%
60	CHARTER OAK FIRE INSURANCE CO THE	0.35%	\$1,720,481	\$1,751,547	\$1,151,351	\$320,880	18.32%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.34%	\$1,717,083	\$1,643,627	\$31,114	\$389,407	23.69%
62	FEDERATED MUTUAL INSURANCE COMPANY	0.33%	\$1,668,286	\$1,499,187	\$277,245	\$470,098	31.36%
63	SCOTTSDALE INDEMNITY COMPANY	0.33%	\$1,665,702	\$1,577,833	\$201,910	\$446,752	28.31%
64	NATIONAL CASUALTY COMPANY	0.33%	\$1,659,347	\$1,589,401	\$623,375	\$708,573	44.58%
65	UNITED STATES FIRE INSURANCE COMPANY	0.33%	\$1,655,253	\$1,636,436	\$89,140	\$417,984	25.54%
66	UNITED STATES LIABILITY INSURANCE COMPANY	0.33%	\$1,636,242	\$1,548,359	\$179,518	\$872,348	56.34%
67	EVEREST NATIONAL INSURANCE COMPANY	0.33%	\$1,623,090	\$1,560,361	\$5,412,139	\$3,386,851	217.06%
68	HARTFORD FIRE INSURANCE COMPANY	0.32%	\$1,602,977	\$1,734,017	\$492,143	-\$512,829	-29.57%
69	MISSOURI HOSPITAL PLAN	0.31%	\$1,534,771	\$1,560,054	\$94,799	\$124,474	7.98%
70	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.29%	\$1,451,225	\$1,330,961	\$107,160	\$754,710	56.70%
71	ATLANTIC SPECIALTY INSURANCE COMPANY	0.28%	\$1,373,848	\$1,358,894	\$3,409	\$395,281	29.09%
72	ILLINOIS CASUALTY COMPANY A MUTUAL INSURANCE	0.28%	\$1,373,792	\$1,231,751	\$0	\$133,136	10.81%
73	STATE AUTO PROPERTY & CASUALTY INSURANCE COI	0.27%	\$1,360,964	\$1,436,268	\$1,483,218	\$775,703	54.01%
74	NATIONAL INTERSTATE INSURANCE COMPANY	0.27%	\$1,320,487	\$787,321	\$0	\$51,043	6.48%
75	UTICA MUTUAL INSURANCE COMPANY	0.26%	\$1,315,789	\$1,294,902	\$412,274	-\$974,085	-75.22%
76	BERKLEY INSURANCE COMPANY	0.26%	\$1,313,870	\$1,333,731	\$0	\$722,629	54.18%
77	AMERICAN NATIONAL PROPERTY & CASUALTY COMPA	0.26%	\$1,306,872	\$1,313,269	\$193,835	\$839,538	63.93%
78	FIREMANS FUND INSURANCE COMPANY	0.26%	\$1,306,071	\$1,345,739	-\$42,348	-\$1,603,993	-119.19%
79	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.26%	\$1,305,511	\$1,102,389	\$0	\$1,090,284	98.90%
80	CATLIN INSURANCE COMPANY INC	0.26%	\$1,301,461	\$1,411,194	\$126,720	\$228,981	16.23%
81	FEDERATED SERVICE INSURANCE COMPANY	0.26%	\$1,274,842	\$1,242,596	\$1,019,129	\$1,263,608	101.69%
82	SECURIAN CASUALTY COMPANY	0.25%	\$1,267,299	\$1,173,913	\$618,952	\$605,261	51.56%
83	FREEDOM SPECIALTY INSURANCE COMPANY	0.25%	\$1,244,975	\$1,318,866	\$0	\$532,459	40.37%
84	PENN MILLERS INSURANCE COMPANY	0.24%	\$1,214,705	\$1,195,030	\$390,919	\$233,460	19.54%
85	PROGRESSIVE NORTHWESTERN INSURANCE COMPAN	0.24%	\$1,211,779	\$1,196,057	\$370,765	\$724,467	60.57%
86	AIG PROPERTY CASUALTY COMPANY	0.24%	\$1,179,734	\$1,168,899	\$32,813	\$83,028	7.10%
87	T H E INSURANCE COMPANY	0.24%	\$1,179,512	\$1,116,228	\$201,978	\$274,970	24.63%
88	ARGONAUT GREAT CENTRAL INSURANCE CO	0.24%	\$1,172,658	\$1,248,935	\$412,820	\$652,166	52.22%
89	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.23%	\$1,166,400	\$1,161,150	\$1,569,737	-\$610,113	-52.54%
90	AUTO OWNERS INSURANCE COMPANY	0.23%	\$1,163,803	\$1,096,522	\$771,975	\$64,757	5.91%
91	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIN	0.23%	\$1,155,952	\$1,153,090	\$165,509	\$269,683	23.39%
92	IRONSHORE INDEMNITY INC	0.22%	\$1,117,038	\$1,034,203	\$0	\$340,583	32.93%
93	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.22%	\$1,113,119	\$1,144,106	\$34,816	-\$48,638	-4.25%
94	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$1,092,721	\$861,201	\$207,106	\$1,087,722	126.30%
95	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.22%	\$1,087,701	\$928,528	\$108,701	\$1,614,182	173.84%
96	CINCINNATI INDEMNITY COMPANY INC	0.22%	\$1,073,676	\$1,106,252	\$45,185	\$192,988	17.45%
97	ALTERRA AMERICA INSURANCE COMPANY	0.21%	\$1,070,448	\$729,512	\$0	\$364,368	49.95%
98	COLUMBIA MUTUAL INSURANCE COMPANY	0.20%	\$1,004,924	\$983,480	\$273,668	\$292,089	29.70%
99	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.20%	\$976,405	\$955,610	\$110,727	\$215,605	22.56%
100	AMERICAN INSURANCE COMPANY THE	0.19%	\$950,502	\$1,058,907	\$132,171	-\$141,836	-13.39%
101	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.19%	\$945,993	\$1,005,010	\$19,231	\$708,771	70.52%
102	CONTINENTAL WESTERN INSURANCE COMPANY	0.18%	\$914,661	\$1,018,233	-\$3,500	\$1,132,229	111.20%
103	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.18%	\$908,711	\$841,230	\$0	\$0	0.00%
104	NORTH RIVER INSURANCE COMPANY THE	0.18%	\$898,609	\$740,441	\$0	\$79,438	10.73%
105	BITUMINOUS CASUALTY CORPORATION	0.18%	\$894,223	\$857,873	\$12,752	\$198,352	23.12%
106	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.18%	\$877,570	\$709,417	\$205,718	\$166,471	23.47%
107	HALLMARK INSURANCE COMPANY	0.17%	\$850,572	\$837,431	\$0	\$584,370	69.78%
108	HISCOX INSURANCE COMPANY INC	0.17%	\$848,907	\$692,092	\$1,679,632	-\$922,729	-133.32%
109	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$848,532	\$802,397	\$0	\$96,747	12.06%
110	LIBERTY INSURANCE CORPORATION	0.17%	\$836,079	\$560,872	\$128,998	\$1,481,600	264.16%
111	LM INSURANCE CORPORATION	0.17%	\$835,520	\$708,712	\$67,386	\$147,795	20.85%
112	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.17%	\$829,562	\$870,270	\$1,105,990	\$454,159	52.19%
113	HARTFORD CASUALTY INSURANCE CO	0.16%	\$804,519	\$827,536	\$342,252	-\$735,276	-88.85%
114	MID-CONTINENT CASUALTY COMPANY	0.16%	\$789,274	\$718,478	\$495,957	\$411,134	57.22%
115	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CI	0.16%	\$784,794	\$809,022	\$287,602	\$338,430	41.83%
116	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.16%	\$772,044	\$644,475	\$255	\$612,141	94.98%
117	CATLIN INDEMNITY COMPANY	0.15%	\$765,430	\$704,088	\$0	\$219,846	31.22%
118	AXIS INSURANCE COMPANY	0.15%	\$752,586	\$674,753	\$54,840	\$634,024	93.96%
119	TORUS NATIONAL INSURANCE COMPANY	0.15%	\$746,228	\$614,813	\$0	\$247,034	40.18%
120	AMERICAN STATES INSURANCE COMPANY	0.15%	\$738,432	\$776,569	\$17,066	-\$442,413	-56.97%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.15%	\$732,110	\$838,349	\$49,683	\$413,529	49.33%
122	ARGONAUT INSURANCE COMPANY	0.14%	\$710,274	\$599,728	\$374,549	\$195,454	32.59%
123	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.14%	\$707,606	\$594,573	\$71,464	\$15,806	2.66%
124	SENTRY SELECT INSURANCE COMPANY	0.14%	\$699,414	\$665,591	\$347,759	-\$171,595	-25.78%
125	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.14%	\$688,568	\$699,803	\$411,453	-\$26,162	-3.74%
126	OWNERS INSURANCE COMPANY	0.13%	\$655,737	\$623,048	\$84,332	\$45,335	7.28%
127	ALLSTATE INDEMNITY COMPANY	0.13%	\$655,268	\$607,855	\$1,125,000	\$1,143,042	188.05%
128	SELECTIVE INSURANCE COMPANY OF AMERICA	0.13%	\$652,238	\$478,850	\$106,944	\$63,470	13.25%
129	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	0.13%	\$640,207	\$324,715	\$138,555	\$180,029	55.44%
130	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.13%	\$632,522	\$653,242	\$765,166	-\$897,683	-137.42%
131	FARMLAND MUTUAL INSURANCE COMPANY	0.13%	\$625,887	\$539,370	\$161,023	\$169,187	31.37%
132	GENERAL CASUALTY COMPANY OF WISCONSIN	0.12%	\$618,064	\$707,969	-\$19,766	-\$3,705	-0.52%
133	BANKERS STANDARD INSURANCE COMPANY	0.12%	\$612,548	\$573,320	\$3,177	\$130,468	22.76%
134	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.12%	\$611,978	\$813,752	\$86,042	-\$323,139	-39.71%
135	PROTECTIVE INSURANCE COMPANY	0.12%	\$595,469	\$566,376	\$300,000	-\$334,836	-59.12%
136	GRANITE STATE INSURANCE COMPANY	0.12%	\$583,156	\$695,529	\$43,042	-\$327,004	-47.02%
137	QBE INSURANCE CORPORATION	0.12%	\$580,517	\$471,921	\$30,725	\$497,451	105.41%
138	PLAZA INSURANCE COMPANY	0.12%	\$574,578	\$507,380	\$50,517	\$156,357	30.82%
139	GREAT NORTHERN INSURANCE COMPANY	0.12%	\$573,371	\$559,822	\$465,000	\$146,411	26.15%
140	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.11%	\$568,664	\$597,716	\$1,070,857	\$784,358	131.23%
141	LIBERTY MUTUAL INSURANCE COMPANY	0.11%	\$565,322	\$908,775	\$1,181,521	\$961,954	105.85%
142	MARKEL AMERICAN INSURANCE COMPANY	0.11%	\$557,920	\$724,622	\$0	-\$196,049	-27.06%
143	SENTRY CASUALTY COMPANY	0.11%	\$547,899	\$568,670	\$292,180	\$299,700	52.70%
144	MARKEL INSURANCE COMPANY	0.11%	\$538,720	\$387,837	\$31,935	\$306,753	79.09%
145	AETNA INSURANCE COMPANY OF CONNECTICUT	0.10%	\$513,189	\$511,699	\$17,061	\$297,488	58.14%
146	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.10%	\$501,786	\$413,219	\$90,000	\$162,675	39.37%
147	BERKLEY NATIONAL INSURANCE COMPANY	0.10%	\$476,684	\$97,992	\$0	\$106,295	108.47%
148	AUTOMOBILE INS CO OF HARTFORD CT	0.10%	\$475,205	\$522,859	\$330,456	-\$63,773	-12.20%
149	SPARTA INSURANCE COMPANY	0.09%	\$463,691	\$446,435	\$6,000	\$262,254	58.74%
150	VANLINER INSURANCE COMPANY	0.09%	\$459,220	\$420,714	\$76,176	-\$23,130	-5.50%
151	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.09%	\$451,791	\$542,647	\$5,500	\$48,505	8.94%
152	SINTINEL INSURANCE COMPANY LTD	0.09%	\$429,049	\$390,088	\$0	\$19,501	5.00%
153	LYNDON PROPERTY INSURANCE COMPANY	0.09%	\$424,832	\$409,997	\$194,764	\$194,652	47.48%
154	AMERISURE INSURANCE COMPANY	0.08%	\$419,852	\$562,053	\$1,937	\$23,860	4.25%
155	AMERICAN SECURITY INSURANCE COMPANY	0.08%	\$418,577	\$198,819	\$45,054	\$32,411	16.30%
156	SECURITY NATIONAL INSURANCE COMPANY	0.08%	\$418,480	\$355,905	\$2,831	\$17,859	5.02%
157	HDI-GERLING AMERICA INSURANCE COMPANY	0.08%	\$409,392	\$338,747	\$59,011	\$203,249	60.00%
158	WESCO INSURANCE COMPANY	0.08%	\$409,064	\$238,784	\$0	\$68,795	28.81%
159	HUDSON INSURANCE COMPANY	0.08%	\$400,730	\$411,740	\$0	\$60,269	14.64%
160	CAPITOL INDEMNITY CORPORATION	0.08%	\$390,439	\$347,844	\$1,787	\$2,039,572	586.35%
161	DEPOSITORS INSURANCE COMPANY	0.08%	\$390,008	\$323,013	\$12,122	\$137,942	42.70%
162	GREAT DIVIDE INSURANCE COMPANY	0.08%	\$389,750	\$308,552	\$769,634	\$694,877	225.21%
163	CINCINNATI CASUALTY COMPANY THE	0.08%	\$385,179	\$411,750	\$1,936	\$103,850	25.22%
164	TRUCK INSURANCE EXCHANGE	0.08%	\$379,809	\$443,482	\$0	\$17,501	3.95%
165	NATIONAL TRUST INSURANCE COMPANY	0.08%	\$379,474	\$347,455	\$0	\$21,125	6.08%
166	CHURCH MUTUAL INSURANCE COMPANY	0.08%	\$376,133	\$419,167	\$0	\$33,605	8.02%
167	GENERAL INSURANCE COMPANY OF AMERICA	0.07%	\$368,361	\$381,184	\$159,358	\$1,252,475	328.57%
168	ALLSTATE INSURANCE COMPANY	0.07%	\$365,853	\$396,670	\$566,995	-\$389,180	-98.11%
169	FCCI INSURANCE COMPANY	0.07%	\$358,031	\$232,381	\$0	\$27,530	11.85%
170	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.07%	\$354,071	\$349,818	\$0	\$3,928	1.12%
171	ELECTRIC INSURANCE COMPANY	0.07%	\$344,633	\$344,598	\$0	\$150,000	43.53%
172	PROGRESSIVE MAX INSURANCE COMPANY	0.07%	\$344,565	\$332,814	\$49,026	\$52,725	15.84%
173	STARR INDEMNITY & LIABILITY COMPANY	0.07%	\$340,933	\$332,247	\$10,831	\$143,184	43.10%
174	SAFETY NATIONAL CASUALTY CORPORATION	0.07%	\$335,208	\$286,506	-\$513,556	-\$328,025	-114.49%
175	AMERICAN MODERN SELECT INSURANCE COMPANY	0.07%	\$332,293	\$290,825	\$92,142	\$21,000	7.22%
176	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.07%	\$330,559	\$355,308	\$0	\$87,566	24.65%
177	VALLEY FORGE INSURANCE COMPANY	0.07%	\$329,683	\$376,516	\$278,920	\$404,711	107.49%
178	LANCER INSURANCE COMPANY	0.07%	\$328,992	\$331,179	-\$3,405	\$10,854	3.28%
179	PHOENIX INSURANCE COMPANY THE	0.07%	\$324,426	\$420,544	\$222,171	\$126,880	30.17%
180	FIRST LIBERTY INSURANCE CORP THE	0.07%	\$324,393	\$251,832	\$14,411	\$149,191	59.24%



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	BROTHERHOOD MUTUAL INSURANCE CO	0.06%	\$319,694	\$315,599	\$0	\$520	0.16%
182	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.06%	\$319,671	\$418,184	\$1,015	-\$414,972	-99.23%
183	GOVERNMENT EMPLOYEES INSURANCE CO	0.06%	\$312,951	\$288,532	\$0	\$33,907	11.75%
184	NORTH POINTE INSURANCE COMPANY	0.06%	\$311,898	\$454,371	\$89,273	\$277,541	61.08%
185	NOVA CASUALTY COMPANY	0.06%	\$299,347	\$274,578	\$7,766	\$229,995	83.76%
186	COUNTRY MUTUAL INSURANCE COMPANY	0.06%	\$294,317	\$285,289	\$975	\$85,919	30.12%
187	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$291,317	\$170,899	\$0	-\$45,990	-26.91%
188	USAA CASUALTY INSURANCE COMPANY	0.06%	\$283,427	\$268,973	\$1,524	-\$9,955	-3.70%
189	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSU	0.05%	\$267,728	\$265,894	\$0	\$122,834	46.20%
190	CHUBB NATIONAL INSURANCE COMPANY	0.05%	\$263,508	\$233,141	\$0	\$51,551	22.11%
191	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.05%	\$262,346	\$276,667	\$50,380	\$464,171	167.77%
192	COMMERCE AND INDUSTRY INSURANCE CO	0.05%	\$249,487	\$599,734	\$468,949	-\$3,580,778	-597.06%
193	ALLIED PROPERTY & CASUALTY INSURANCE COMPAN	0.05%	\$246,491	\$232,748	\$46,074	\$44,555	19.14%
194	ACCIDENT INSURANCE COMPANY INC	0.05%	\$242,909	\$245,543	\$31,813	-\$80,675	-32.86%
195	TRAVELERS HOME AND MARINE INSURANCE COMPAN	0.05%	\$237,506	\$275,285	\$0	-\$48,282	-17.54%
196	VIGILANT INSURANCE COMPANY	0.05%	\$234,683	\$237,187	\$0	-\$11,834	-4.99%
197	ZALE INDEMNITY COMPANY	0.05%	\$234,406	\$234,406	\$4,828	\$41,384	17.65%
198	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.05%	\$232,952	\$158,513	\$0	\$14,732	9.29%
199	IMPERIUM INSURANCE COMPANY	0.04%	\$220,973	\$120,957	\$33,612	\$65,855	54.44%
200	CONTINENTAL INSURANCE COMPANY THE	0.04%	\$220,886	\$164,886	\$4,291,133	\$2,791,055	1692.72%
201	WESTFIELD INSURANCE COMPANY	0.04%	\$218,279	\$210,711	\$11,852	\$47,806	22.69%
202	AMERICAN MODERN HOME INSURANCE CO	0.04%	\$216,452	\$240,908	\$7,000	-\$432,390	-179.48%
203	PACIFIC INDEMNITY COMPANY	0.04%	\$212,544	\$209,586	\$0	-\$1,542	-0.74%
204	TRANSPORTATION INSURANCE COMPANY	0.04%	\$208,130	\$190,360	\$185,587	\$137,733	72.35%
205	PEERLESS INSURANCE COMPANY	0.04%	\$194,156	\$213,458	\$700	-\$34,110	-15.98%
206	CHICAGO INSURANCE COMPANY	0.04%	\$193,082	\$496,391	\$9,608,714	\$7,597,191	1530.49%
207	NATIONAL FARMERS UNION PROPERTY & CASUALTY C	0.04%	\$190,293	\$200,090	\$41,641	\$57,431	28.70%
208	STANDARD FIRE INSURANCE COMPANY	0.04%	\$186,483	\$207,272	\$28,753	\$20,570	9.92%
209	UNION INSURANCE COMPANY OF PROVIDENCE	0.04%	\$184,593	\$174,525	\$5,318	\$210,987	120.89%
210	DIAMOND STATE INSURANCE COMPANY	0.04%	\$182,033	\$174,266	\$143,142	-\$206,271	-118.37%
211	NORTHLAND INSURANCE COMPANY	0.04%	\$180,999	\$149,613	\$0	\$38,684	25.86%
212	HARCO NATIONAL INSURANCE COMPANY	0.04%	\$178,650	\$118,389	\$0	-\$43,526	-36.77%
213	OHIO INDEMNITY COMPANY	0.04%	\$177,775	\$75,062	\$46,029	\$58,501	77.94%
214	AXA INSURANCE COMPANY	0.04%	\$176,780	\$174,696	\$0	-\$243,123	-139.17%
215	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.04%	\$175,248	\$178,526	\$26,030	-\$232,728	-130.36%
216	TOYOTA MOTOR INSURANCE COMPANY	0.03%	\$172,122	\$160,748	\$53,688	\$40,427	25.15%
217	TRUMBULL INSURANCE COMPANY	0.03%	\$168,672	\$161,426	\$0	-\$19,374	-12.00%
218	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$167,803	\$156,838	\$43,256	-\$1,213	-0.77%
219	SENECA INSURANCE COMPANY INC	0.03%	\$166,115	\$132,107	\$4,023	\$13,809	10.45%
220	ASPEN AMERICAN INSURANCE COMPANY	0.03%	\$164,034	\$163,502	\$0	\$72,365	44.26%
221	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$162,322	\$534,366	\$0	-\$454,000	-84.96%
222	METROPOLITAN PROPERTY & CASUALTY INSURANCE	0.03%	\$157,140	\$145,729	\$0	-\$12,519	-8.59%
223	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.03%	\$155,740	\$144,028	\$3,111	\$11,432	7.94%
224	RIVERPORT INSURANCE COMPANY	0.03%	\$154,695	\$274,001	\$106,437	\$17,172	6.27%
225	ALLSTATE PROPERTY & CASUALTY INSURANCE COMP	0.03%	\$154,254	\$152,065	\$2,000	\$1,786	1.17%
226	AMERICAN COMMERCE INSURANCE COMPANY	0.03%	\$150,653	\$35,096	\$0	\$0	0.00%
227	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$145,937	\$170,706	\$296,231	\$770,931	451.61%
228	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$145,190	\$181,685	\$117,000	\$18,854	10.38%
229	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPAI	0.03%	\$145,114	\$191,742	\$6,393	\$87,330	45.55%
230	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.03%	\$142,117	\$145,586	\$30,000	-\$7,808	-5.36%
231	OAK RIVER INSURANCE COMPANY	0.03%	\$141,006	\$188,652	\$32,481	-\$116,745	-61.88%
232	PRATORIAN INSURANCE COMPANY	0.03%	\$140,614	\$98,678	\$31,176	\$61,187	62.01%
233	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.03%	\$135,958	\$134,070	\$0	\$5,521	4.12%
234	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.03%	\$129,856	\$162,645	\$42,361	-\$14,131	-8.69%
235	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURA	0.03%	\$129,115	\$129,129	\$0	\$22,684	17.57%
236	ENCOMPASS INDEMNITY COMPANY	0.03%	\$125,344	\$103,147	\$0	\$30,000	29.08%
237	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$117,366	\$119,586	\$818,338	\$10,454,119	8741.93%
238	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$116,704	\$111,329	\$0	\$0	0.00%
239	TRAVELERS CASUALTY AND SURETY COMPANY	0.02%	\$115,103	\$115,103	\$46,290	\$146,498	127.28%
240	TOKIO MARINE AMERICA INSURANCE COMPANY	0.02%	\$114,076	\$91,242	-\$70,390	-\$9,234	-10.12%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$111,069	\$110,726	\$1,723,808	\$1,872,588	1691.19%
242	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$107,013	\$196,109	\$252,969	\$451,704	230.33%
243	CHEROKEE INSURANCE COMPANY	0.02%	\$105,903	\$86,559	\$68,687	\$95,500	110.33%
244	FOUNDERS INSURANCE COMPANY	0.02%	\$99,273	\$128,690	\$300,000	\$346,191	269.01%
245	KNIGHTBROOK INSURANCE COMPANY	0.02%	\$98,246	\$97,276	\$76,896	\$95,997	98.69%
246	GENESIS INSURANCE COMPANY	0.02%	\$98,175	\$99,669	\$0	-\$166,000	-166.55%
247	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE	0.02%	\$97,969	\$91,853	\$6,610	\$5,793	6.31%
248	USAA GENERAL INDEMNITY COMPANY	0.02%	\$97,422	\$75,628	\$0	\$69,938	92.48%
249	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$95,754	\$119,783	\$0	-\$16,171	-13.50%
250	GUIDEONE ELITE INSURANCE COMPANY	0.02%	\$90,322	\$112,983	\$9,010	\$259,001	229.24%
251	PEERLESS INDEMNITY INSURANCE COMPANY	0.02%	\$90,025	\$94,391	\$2,159	\$44,217	46.84%
252	OHIO SECURITY INSURANCE COMPANY	0.02%	\$89,713	\$77,752	\$43,085	\$63,572	81.76%
253	GENERAL STAR NATIONAL INS CO	0.02%	\$89,554	\$66,196	\$37,500	-\$171,505	-259.09%
254	ECHELON PROPERTY & CASUALTY INSURANCE COMP.	0.02%	\$84,437	\$82,895	\$0	\$18,499	22.32%
255	MASSACHUSETTS BAY INSURANCE COMPANY	0.02%	\$83,674	\$64,534	\$8,500	\$35,957	55.72%
256	STILLWATER INSURANCE COMPANY	0.02%	\$82,588	\$80,994	\$1,000	-\$36,441	-44.99%
257	BERKLEY REGIONAL INSURANCE COMPANY	0.02%	\$82,271	\$26,536	\$0	\$5,503	20.74%
258	DEERFIELD INSURANCE COMPANY	0.02%	\$80,988	\$53,525	\$17,981	\$7,527	14.06%
259	ASSOCIATED INDEMNITY CORPORATION	0.02%	\$80,639	\$36,021	\$9,000	-\$3,755	-10.42%
260	SECURA SUPREME INSURANCE COMPANY	0.02%	\$78,416	\$69,852	\$0	-\$302,976	-433.74%
261	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$76,029	\$69,421	\$3,500	-\$13,003	-18.73%
262	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.01%	\$74,574	\$76,664	\$0	\$3,778	4.93%
263	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$71,110	\$60,773	\$0	\$0	0.00%
264	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$69,273	\$41,053	\$3,105	-\$4,679	-11.40%
265	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN'	0.01%	\$68,433	\$63,886	\$0	\$2,100	3.29%
266	ATTORNEYS LIABILITY PROTECTION SOCIETY INC RR	0.01%	\$66,510	\$39,690	\$0	\$0	0.00%
267	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.01%	\$63,097	\$61,376	\$0	\$0	0.00%
268	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$61,915	\$36,496	\$14,289	-\$79,343	-217.40%
269	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$60,276	\$65,352	\$0	-\$27,330	-41.82%
270	UNITRIN PREFERRED INSURANCE COMPANY	0.01%	\$60,057	\$57,061	\$0	\$4,919	8.62%
271	MERCHANTS BONDING COMPANY (MUTUAL)	0.01%	\$59,781	\$54,964	\$0	\$738	1.34%
272	TECHNOLOGY INSURANCE COMPANY	0.01%	\$59,372	\$67,099	\$0	\$31,715	47.27%
273	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$57,863	\$57,859	\$0	\$24,985	43.18%
274	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$56,861	\$67,394	\$8,877	-\$234,679	-348.22%
275	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$56,500	\$61,024	\$47,959	-\$320,890	-525.84%
276	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$55,881	\$54,109	\$0	\$7,994	14.77%
277	REGENT INSURANCE COMPANY	0.01%	\$54,841	\$52,104	\$0	\$9,662	18.54%
278	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMF	0.01%	\$54,287	\$122,392	\$0	\$0	0.00%
279	NETHERLANDS INSURANCE COMPANY THE	0.01%	\$53,711	\$80,015	\$6,184	\$3,795	4.74%
280	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$52,937	\$58,686	\$0	\$1,616	2.75%
281	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$48,798	\$38,867	\$0	\$1,430	3.68%
282	STARNET INSURANCE COMPANY	0.01%	\$47,932	\$54,636	\$633,972	-\$47,447	-86.84%
283	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$47,924	\$51,738	\$0	\$28,854	55.77%
284	STAR INSURANCE COMPANY	0.01%	\$47,060	\$98,328	\$233,612	-\$25,029	-25.45%
285	NATIONAL INDEMNITY COMPANY	0.01%	\$44,776	\$47,211	\$0	\$11,202	23.73%
286	AMERICAN MINING INSURANCE COMPANY	0.01%	\$40,745	\$19,403	\$0	\$5,566	28.69%
287	UNION INSURANCE COMPANY	0.01%	\$37,597	\$4,559	\$0	\$2,576	56.50%
288	COREPOINTE INSURANCE COMPANY	0.01%	\$37,494	\$27,050	\$0	\$14,604	53.99%
289	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$37,410	\$45,491	\$0	-\$106,659	-234.46%
290	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$37,228	\$37,399	\$4,527	\$31,138	83.26%
291	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$36,560	\$35,892	\$0	\$1,203	3.35%
292	ALLIED WORLD INSURANCE COMPANY	0.01%	\$36,250	\$3,079	\$0	\$1,193	38.75%
293	HARTFORD STEAM BOILER INSPECTION & INS	0.01%	\$32,935	\$31,902	\$0	\$0	0.00%
294	HORACE MANN INSURANCE COMPANY	0.01%	\$32,477	\$31,355	\$58,750	\$18,585	59.27%
295	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$31,964	\$23,542	\$0	-\$23,755	-100.90%
296	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$31,459	\$23,507	\$0	-\$2,093	-8.90%
297	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOV	0.01%	\$31,348	\$19,094	\$16,920	\$572,420	2997.91%
298	NORTH AMERICAN ELITE INSURANCE COMPANY	0.01%	\$30,000	\$740,171	\$0	\$1,058,232	142.97%
299	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.01%	\$29,900	\$43,055	\$0	\$16,025	37.22%
300	TRIANGLE INSURANCE COMPANY INC	0.01%	\$28,646	\$23,368	\$0	\$3,366	14.40%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	TOWER INSURANCE COMPANY OF NEW YORK	0.01%	\$27,303	\$25,480	\$5,000	\$101,472	398.24%
302	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$27,186	\$25,022	\$0	\$27,731	110.83%
303	UNITED HOME INSURANCE COMPANY	0.01%	\$25,833	\$12,117	\$2,619	\$4,059	33.50%
304	TOWER NATIONAL INSURANCE COMPANY	0.01%	\$25,650	\$24,559	\$0	\$4,634	18.87%
305	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$23,956	\$12,524	\$0	-\$10,527	-84.05%
306	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$22,895	\$18,560	\$0	-\$2,680	-14.44%
307	KEMPER INDEPENDENCE INSURANCE COMPANY	0.00%	\$22,191	\$21,510	\$0	-\$1,109	-5.16%
308	CANAL INSURANCE COMPANY	0.00%	\$21,462	\$30,837	\$0	\$21,393	69.37%
309	UNIVERSAL SURETY OF AMERICA	0.00%	\$21,304	\$23,633	\$0	\$2,108	8.92%
310	WEST AMERICAN INSURANCE COMPANY	0.00%	\$21,172	\$21,917	\$102,500	\$89,642	409.01%
311	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$20,378	\$20,952	\$0	\$9,565	45.65%
312	EXECUTIVE RISK INDEMNITY INC	0.00%	\$18,983	\$18,113	\$0	-\$36,915	-203.80%
313	AMERISURE PARTNERS INSURANCE COMPANY	0.00%	\$17,473	\$14,189	\$1,510	\$1,363	9.61%
314	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$16,899	\$21,475	\$0	\$5,241	24.41%
315	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.00%	\$16,187	\$7,628	\$0	\$3,000	39.33%
316	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$15,848	\$12,938	\$0	\$0	0.00%
317	PROASSURANCE INDEMNITY COMPANY INC	0.00%	\$15,134	\$17,253	\$0	\$4,076	23.62%
318	WILSHIRE INSURANCE COMPANY	0.00%	\$14,379	\$55,897	\$95,000	-\$3,288	-5.88%
319	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$13,308	\$2,800	\$0	\$3,147	112.39%
320	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$12,106	\$18,295	\$0	-\$7,887	-43.11%
321	HOUSING ENTERPRISE INSURANCE COMPANY INC	0.00%	\$11,640	\$110,160	\$92,847	\$166,932	151.54%
322	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	\$11,359	\$10,668	\$0	\$4,469	41.89%
323	FINANCIAL AMERICAN PROPERTY AND CASUALTY INSL	0.00%	\$10,792	\$8,312	\$0	\$0	0.00%
324	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$10,117	\$7,197	\$0	\$1,186	16.48%
325	WESTPORT INSURANCE CORPORATION	0.00%	\$9,612	\$10,594	\$7,500	\$1,159,100	10941.10%
326	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$9,467	\$10,060	\$0	-\$7,266	-72.23%
327	NORTHFIELD INSURANCE COMPANY	0.00%	\$9,367	\$13,494	\$0	\$967	7.17%
328	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$8,348	\$10,501	\$0	-\$61	-0.58%
329	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$8,151	\$23,875	\$424,396	-\$140,978	-590.48%
330	MID CENTURY INSURANCE COMPANY	0.00%	\$7,963	\$6,861	\$0	\$1,845	26.89%
331	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$7,827	\$7,336	\$0	\$2,101,823	28650.80%
332	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.00%	\$7,121	\$2,996	\$0	\$449	14.99%
333	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$6,962	\$7,666	\$0	\$33	0.43%
334	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$6,525	\$445	\$0	-\$16	-3.60%
335	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$5,479	\$1,324	\$0	\$748	56.50%
336	COLONIAL SURETY COMPANY	0.00%	\$4,791	\$4,078	\$0	\$492	12.06%
337	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMP	0.00%	\$4,331	\$4,412	\$0	\$19,878	450.54%
338	TRAVELERS PROPERTY CASUALTY INSURANCE COMP	0.00%	\$4,089	\$4,961	\$0	\$39	0.79%
339	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$3,925	\$3,761	\$0	-\$7,400	-196.76%
340	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$3,852	\$1,004	\$0	\$686	68.33%
341	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$3,764	\$157	\$0	\$0	0.00%
342	MADISON MUTUAL INSURANCE COMPANY	0.00%	\$3,591	\$1,009	\$0	\$0	0.00%
343	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH I	0.00%	\$3,452	\$2,651	\$0	\$242	9.13%
344	STRATFORD INSURANCE COMPANY	0.00%	\$3,353	\$2,604	\$0	-\$7,608	-292.17%
345	MEDICAL PROTECTIVE COMPANY	0.00%	\$3,156	\$2,503	\$0	-\$23,000	-918.90%
346	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$2,977	\$3,182	\$0	\$0	0.00%
347	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$2,826	\$7,933	\$3,345	-\$443,918	-5595.84%
348	SOUTHERN INSURANCE COMPANY	0.00%	\$2,531	\$2,529	\$0	-\$162	-6.41%
349	MUTUALAID EXCHANGE	0.00%	\$2,323	\$2,452	\$0	\$266	10.85%
350	CIVIC PROPERTY & CASUALTY CO	0.00%	\$2,146	\$6,338	\$8,200	-\$7,400	-116.76%
351	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,957	\$2,312	\$0	\$0	0.00%
352	PROFESSIONALS DIRECT INSURANCE COMPANY	0.00%	\$1,537	\$6,425	\$96,500	-\$953,553	-14841.29%
353	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$1,501	\$276	\$0	-\$9,128	-3307.25%
354	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$1,430	\$21,855	\$0	-\$282,215	-1291.31%
355	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$1,363	\$12,240	\$237,853	\$391,767	3200.71%
356	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$1,328	\$1,339	\$0	\$0	0.00%
357	COMPANION PROPERTY AND CASUALTY INSURANCE C	0.00%	\$941	\$1,988	\$0	\$11,498	578.37%
358	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMI	0.00%	\$831	\$705	\$0	\$0	0.00%
359	TRIUMPHE CASUALTY COMPANY	0.00%	\$731	\$899	\$0	-\$23	-2.56%
360	AIG ASSURANCE COMPANY	0.00%	\$597	\$274	\$0	-\$14,049	-5127.37%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

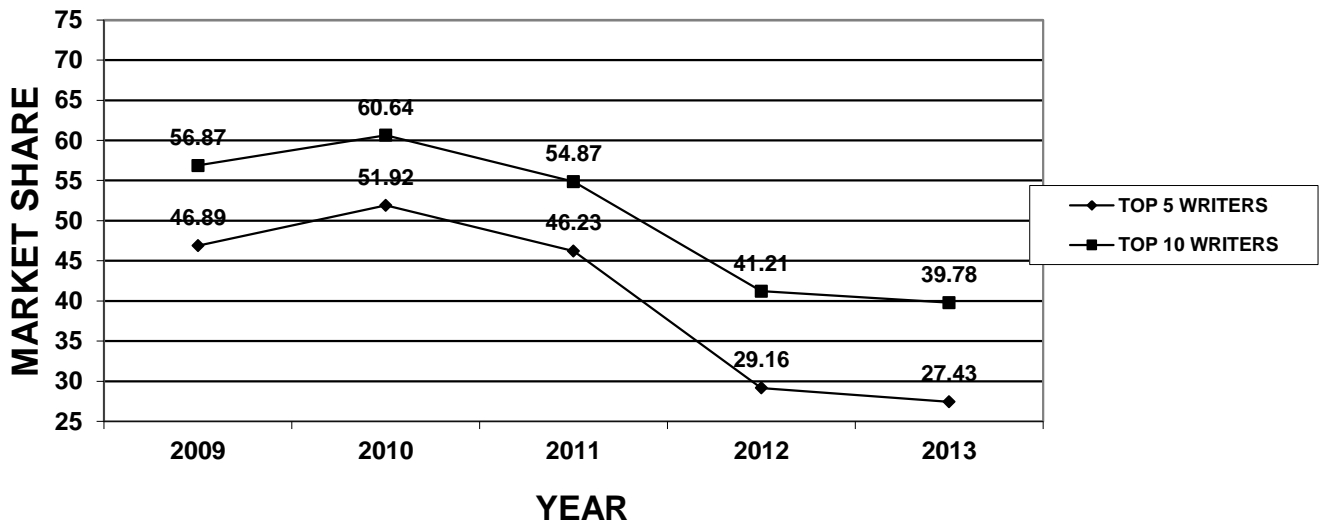
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
361	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$570	\$556	\$0	-\$62,742	-11284.53%
362	PODIATRY INSURANCE COMPANY OF AMERICA	0.00%	\$538	\$697	\$0	-\$4,805	-689.38%
363	MMIC INSURANCE INC	0.00%	\$461	\$461	\$0	\$148	32.10%
364	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COM	0.00%	\$366	\$658	\$0	-\$402	-61.09%
365	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.00%	\$348	\$423	\$0	\$0	0.00%
366	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$335	\$523	\$0	\$3	0.57%
367	ONEBEACON INSURANCE COMPANY	0.00%	\$145	\$9,174	\$50,000	-\$96,333	-1050.07%
368	NIPPONKOA INSURANCE COMPANY LIMITED (US BRAN	0.00%	\$61	\$162	\$31,886	-\$5,160	-3185.19%
369	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
370	21ST CENTURY NORTH AMERICA INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$260,893	N/A
371	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,609	N/A
372	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$50	N/A
373	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,236	N/A
374	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,332	N/A
375	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$389	\$0	N/A
376	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
377	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$82,519	N/A
378	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$29,895	N/A
379	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$273,607	N/A
380	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
381	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$401	N/A
382	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$87	N/A
383	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$46,500	\$40,490	N/A
384	AXIS SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$449,002	N/A
385	BENCHMARK INSURANCE COMPANY	0.00%	\$0	\$0	\$81,626	-\$76,314	N/A
386	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$921	\$7,191	-\$20,421	-2217.26%
387	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$551,957	N/A
388	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$11,571	\$714,036	\$50,516	436.57%
389	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$147	N/A
390	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$75,794	-\$1,405,028	N/A
391	FARM BUREAU NEW HORIZONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
392	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$163	\$60,685	-\$219,315	-134549.08%
393	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$2,861	N/A
394	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$11,239	N/A
395	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$55,000	-\$178,421	N/A
396	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$7,714	\$0	-\$60,953	-790.16%
397	GENERAL FIDELITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,706	N/A
398	GENERAL REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$12,000	N/A
399	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$16,001	N/A
400	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37,505	N/A
401	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$4	-\$44,013	-\$695,979	17399475.00%
402	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$315	N/A
403	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$358	-\$2,500	N/A
404	MERASTAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$242	N/A
405	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$4,857	\$0	-\$700	-14.41%
406	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$19,678	N/A
407	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,586	N/A
408	NATIONWIDE PROPERTY & CASUALTY INSURANCE COI	0.00%	\$0	\$0	\$0	\$0	N/A
409	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$221	N/A
410	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$21,084	N/A
411	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	-\$1	\$527,032	\$622,697	-62269700.00%
412	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,180	N/A
413	PLATTE RIVER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,935	N/A
414	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$92,413	N/A
415	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$7,083	-\$71,125	N/A
416	RLI INDEMNITY COMPANY	0.00%	\$0	\$273	\$0	-\$963	-352.75%
417	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$523	\$0	\$0	0.00%
418	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,885	N/A
419	SOUTHERN PIONEER PROPERTY AND CASUALTY INSU	0.00%	\$0	\$0	\$864	\$503	N/A
420	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

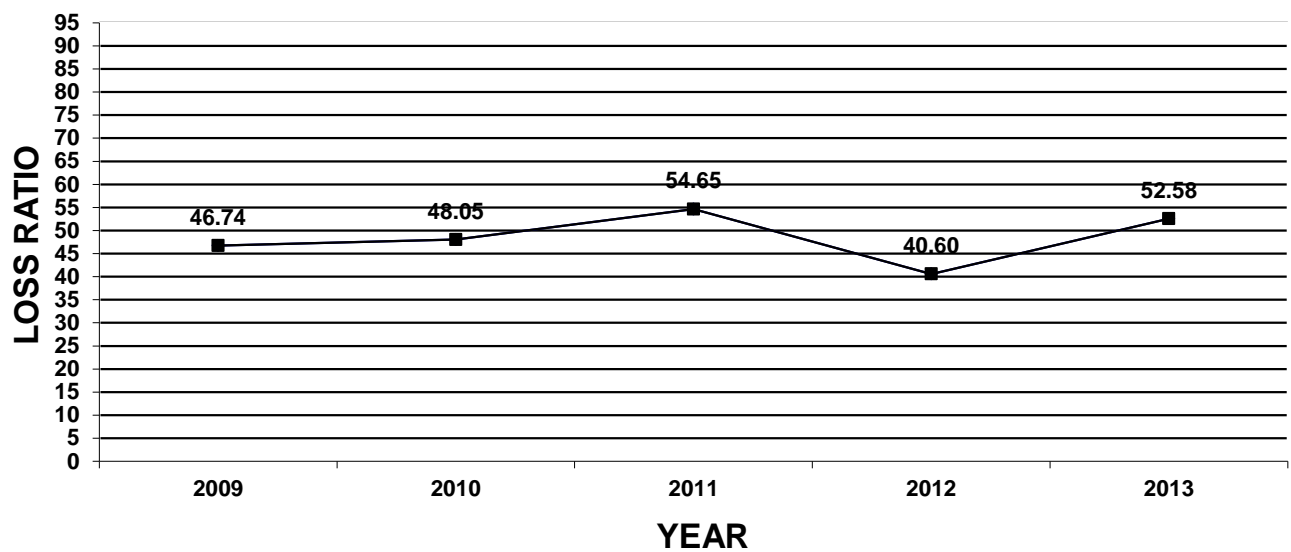
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
421	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$42,991	\$0	\$43,310	100.74%
422	SURETY BONDING COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$14,230	N/A
423	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$28,046	N/A
424	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$6,250	-\$1,817,042	N/A
425	TRAVELERS CASUALTY AND SURETY COMPANY OF AM	0.00%	\$0	\$0	\$0	\$6,066	N/A
426	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$1,284	N/A
427	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	0.00%	\$0	\$0	\$0	\$1,777	N/A
428	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,853	N/A
429	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$29	N/A
430	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$20,000	-\$5,000	N/A
431	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$166	N/A
432	VALIANT INSURANCE COMPANY	0.00%	\$0	\$14,399	\$0	-\$65	-0.45%
433	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$3,206	\$85,000	\$152,910	4769.49%
434	TRANS PACIFIC INSURANCE COMPANY	0.00%	-\$1	\$8	\$0	-\$18	-225.00%
435	WESTERN SURETY COMPANY	0.00%	-\$1	-\$16	\$0	\$3,547	-22168.75%
436	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	-\$35	\$32,063	\$0	-\$93,200	-290.68%
437	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	-\$304	-\$224	\$0	-\$6,000	2678.57%
438	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	-\$5,110	-\$5,110	\$58,530	-\$216,181	4230.55%
439	FREESTONE INSURANCE COMPANY	0.00%	-\$5,122	\$834	\$0	-\$7,285	-873.50%
440	MEDICAL LIABILITY ALLIANCE	0.00%	-\$5,663	\$3,663	\$0	\$0	0.00%
441	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$20,049	\$48,154	\$4,688	-\$272,245	-565.36%
442	ARROWOOD INDEMNITY COMPANY	-0.01%	-\$34,380	-\$34,380	\$2,553,304	\$1,165,368	-3389.67%
443	EMPLOYERS FIRE INSURANCE COMPANY	-0.01%	-\$37,072	-\$9,992	\$41,614	-\$79,455	795.19%
444	AXIS REINSURANCE COMPANY	-0.02%	-\$112,048	-\$112,048	\$0	-\$953,462	850.94%
445	XL SPECIALTY INSURANCE COMPANY	-0.04%	-\$177,542	-\$99,642	\$0	\$57,119	-57.32%
446	AMERICAN HOME ASSURANCE COMPANY	-0.18%	-\$914,388	-\$888,556	\$1,365,949	-\$9,446,969	1063.18%
	TOTAL	100.00%	\$498,062,948	\$476,085,150	\$198,079,941	\$250,306,656	52.58%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

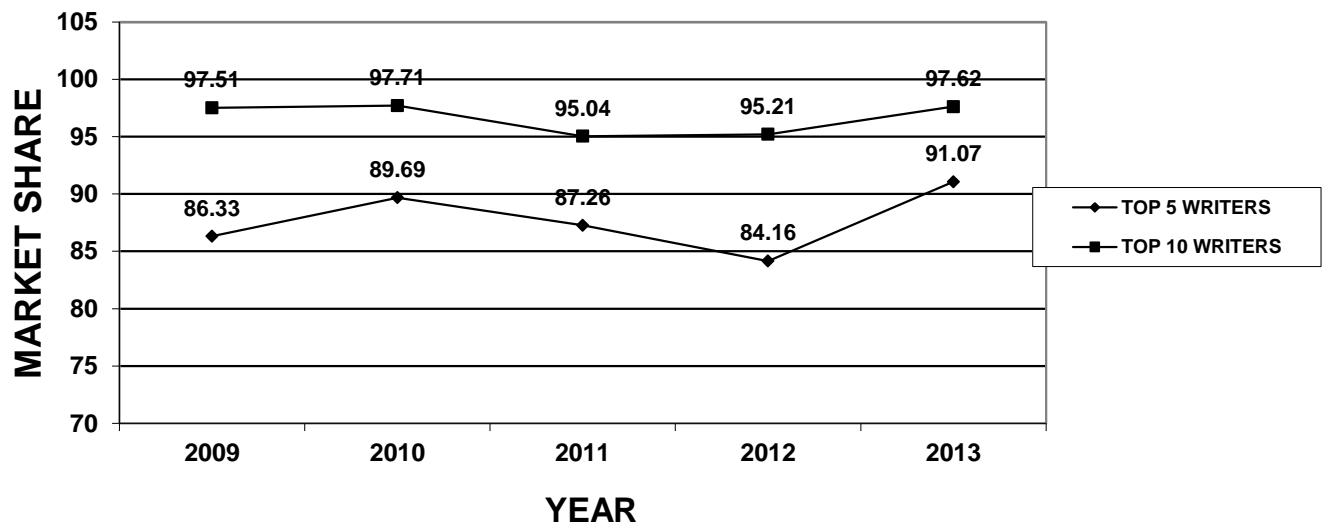


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

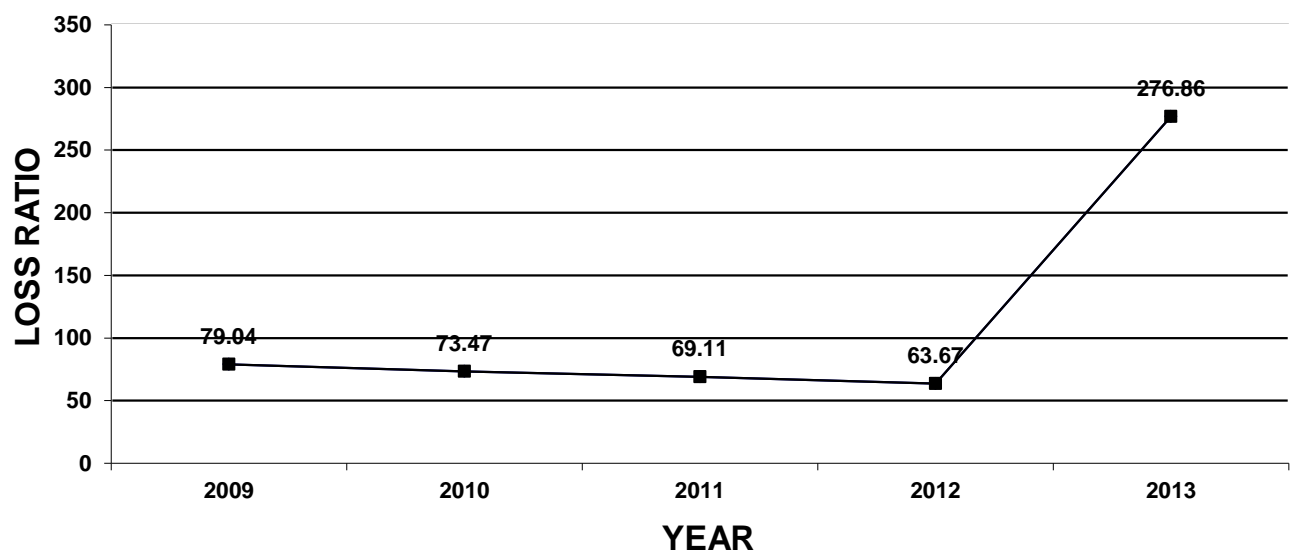
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIRST COLONIAL INSURANCE COMPANY	59.44%	\$16,091,380	-\$6,624,654	\$9,502,269	\$10,112,963	-152.66%
2	UNIVERSAL UNDERWRITERS INS CO	19.98%	\$5,409,547	\$4,126,122	\$1,958,139	\$2,295,668	55.64%
3	LYNDON PROPERTY INSURANCE COMPANY	4.96%	\$1,342,597	\$3,869,979	\$2,918,957	\$2,813,512	72.70%
4	DEALERS ASSURANCE COMPANY	4.19%	\$1,134,791	\$1,301,776	\$746,882	\$752,819	57.83%
5	HERITAGE INDEMNITY COMPANY	2.49%	\$674,271	\$736,799	\$326,391	\$334,954	45.46%
6	WESCO INSURANCE COMPANY	2.44%	\$661,721	\$492,928	\$544,300	\$370,536	75.17%
7	MIC PROPERTY AND CASUALTY INSURANCE CORP	1.16%	\$315,372	\$285,377	\$42,230	\$44,276	15.51%
8	AMERICAN MERCURY INSURANCE COMPANY	1.02%	\$274,803	\$221,132	\$196,177	\$197,493	89.31%
9	LYNDON SOUTHERN INSURANCE COMPANY	1.00%	\$270,792	\$172,783	\$263,413	\$262,503	151.93%
10	NATIONAL CASUALTY COMPANY	0.93%	\$250,632	\$314,224	\$253,481	\$245,040	77.98%
11	STARR INDEMNITY & LIABILITY COMPANY	0.74%	\$199,436	\$98,225	\$58,155	\$90,830	92.47%
12	GREAT AMERICAN INSURANCE COMPANY	0.57%	\$155,399	\$129,408	\$0	-\$4,659	-3.60%
13	OLD REPUBLIC INSURANCE COMPANY	0.40%	\$106,999	\$235,244	\$162,911	\$160,804	68.36%
14	COURTESY INSURANCE COMPANY	0.34%	\$92,670	\$51,605	\$59,663	\$64,057	124.13%
15	GREAT AMERICAN INSURANCE COMPANY OF NEW \	0.29%	\$78,676	\$32,091	\$0	\$1,763	5.49%
16	CONTINENTAL CASUALTY COMPANY	0.10%	\$26,389	\$21,083	\$7,660	\$18,941	89.84%
17	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$2,126	\$3,776	\$0	-\$1,110	-29.40%
18	AMERICAN ROAD INSURANCE COMPANY	0.00%	\$0	\$996	\$0	-\$8	-0.80%
19	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
20	BALBOA INSURANCE COMPANY	0.00%	\$0	\$1,496	\$0	-\$681	-45.52%
21	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$460	\$980	\$980	213.04%
22	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$1,003	\$0	\$0	0.00%
23	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$493	N/A
24	GENERAL FIDELITY INSURANCE COMPANY	0.00%	\$0	\$678,220	\$327,546	\$327,546	48.29%
25	GREAT AMERICAN ASSURANCE COMPANY	-0.01%	-\$1,591	\$11,553	\$0	-\$808	-6.99%
26	AMERICAN BANKERS INSURANCE COMPANY OF FL	-0.03%	-\$7,156	\$72,423	\$23,638	\$21,788	30.08%
27	GREENWICH INSURANCE COMPANY	-0.03%	-\$8,041	\$474,850	\$447,855	\$465,670	98.07%
TOTAL		100.00%	\$27,070,813	\$6,708,899	\$17,840,647	\$18,574,374	276.86%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Warranty Programs/Service Contracts)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



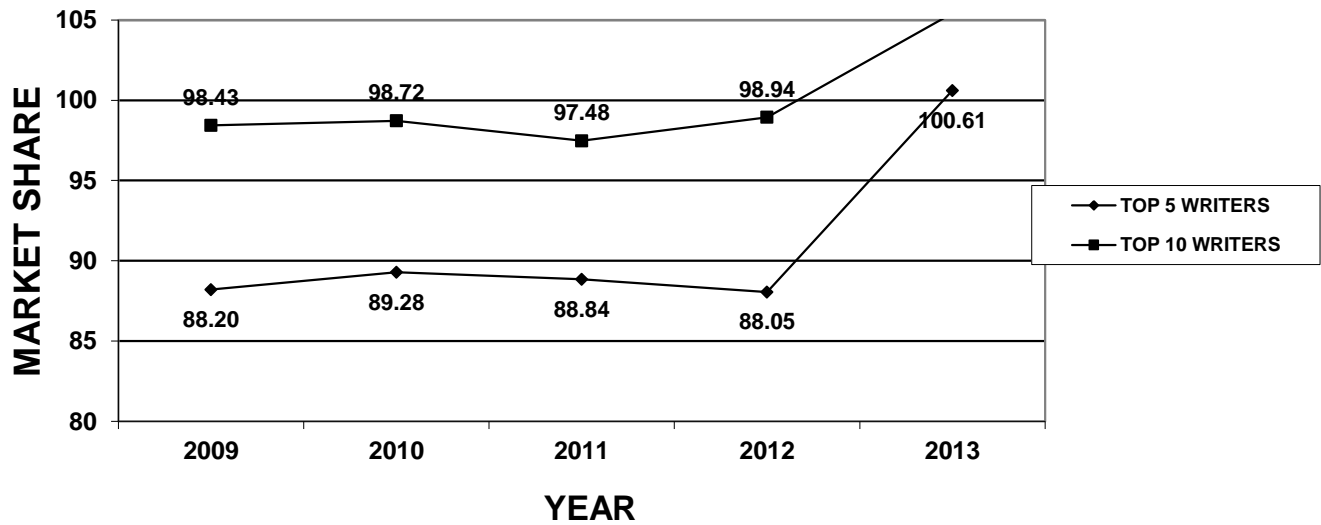


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

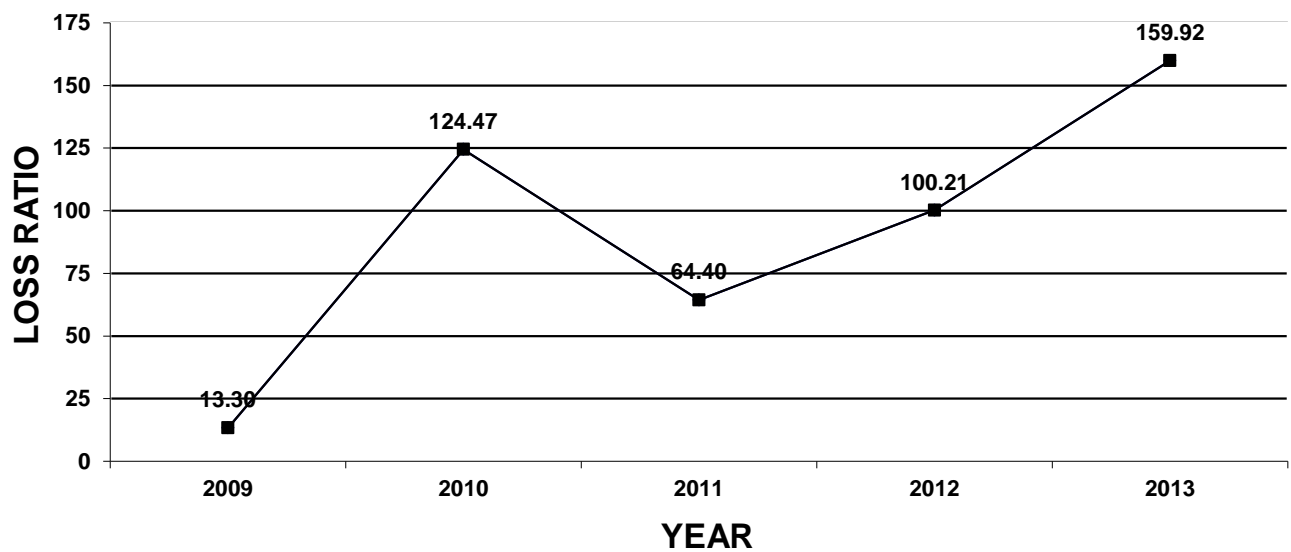
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	54.68%	\$13,721,014	\$13,922,382	\$3,853,956	\$22,944,608	164.80%
2	MIDWEST EMPLOYERS CASUALTY COMPANY	15.60%	\$3,913,947	\$4,131,564	\$652,431	\$13,198,973	319.47%
3	ACE AMERICAN INSURANCE COMPANY	14.32%	\$3,592,193	\$3,279,346	\$0	\$2,019,587	61.59%
4	NEW YORK MARINE & GENERAL INSURANCE COMPA	9.09%	\$2,280,276	\$1,930,664	\$0	\$338,096	17.51%
5	LM INSURANCE CORPORATION	6.93%	\$1,738,210	\$1,286,942	\$0	\$1,127,398	87.60%
6	ARCH INSURANCE COMPANY	2.59%	\$650,866	\$515,840	\$0	\$538,145	104.32%
7	WESCO INSURANCE COMPANY	1.24%	\$311,602	\$311,602	\$0	\$706,404	226.70%
8	HARTFORD CASUALTY INSURANCE CO	0.41%	\$102,568	\$60,136	\$35,673	\$321,828	535.17%
9	GRAY INSURANCE COMPANY THE	0.34%	\$84,794	\$84,794	\$292	\$292	0.34%
10	STAR INSURANCE COMPANY	0.22%	\$55,474	\$58,667	\$0	\$18,989	32.37%
11	OLD REPUBLIC INSURANCE COMPANY	0.22%	\$55,328	\$55,964	\$0	\$23,037	41.16%
12	STATE NATIONAL INSURANCE COMPANY INC	0.18%	\$44,702	\$31,631	\$0	\$19,000	60.07%
13	XL SPECIALTY INSURANCE COMPANY	0.12%	\$30,112	\$30,696	\$0	\$12,199	39.74%
14	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$22,574	\$10,624	\$0	\$3,092	29.10%
15	FEDERAL INSURANCE COMPANY	0.04%	\$9,865	\$9,150	\$0	-\$5,743	-62.77%
16	PLAZA INSURANCE COMPANY	0.01%	\$2,480	\$179,469	\$0	-\$11,452	-6.38%
17	VIGILANT INSURANCE COMPANY	0.01%	\$1,552	\$1,367	\$0	\$260	19.02%
18	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$288	\$288	\$0	-\$11,254	-3907.64%
19	PACIFIC INDEMNITY COMPANY	0.00%	\$132	\$35	\$0	-\$176	-502.86%
20	AMERICAN GUARANTEE & LIABILITY INSURANCE COI	0.00%	\$0	\$116	\$0	\$19,004	16382.76%
21	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$768	N/A
22	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$151,972	\$1,158,579	N/A
23	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,500	N/A
24	DISCOVER PROPERTY AND CASUALTY INSURANCE	0.00%	\$0	\$0	\$332,047	\$838,076	N/A
25	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$13	N/A
26	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$87,004	N/A
27	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$514,281	N/A
28	GENERAL REINSURANCE CORPORATION	0.00%	\$0	\$0	\$115,647	-\$492,408	N/A
29	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$89,966	-\$270,851	N/A
30	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35	N/A
31	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103	N/A
32	PRAETORIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$110,825	-\$44,256	N/A
33	REPEVEST INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,777,584	-\$1,705,803	N/A
34	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$0	-\$168,531	N/A
35	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$301,778	N/A
36	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,557	N/A
37	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$310	N/A
38	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$138,578	\$381,946	N/A
39	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41,664	N/A
40	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	-\$186,142	-\$581,287	N/A
41	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$24,604	N/A
42	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$56	N/A
43	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
44	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$257,970	N/A
45	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$331	\$961,992	\$1,052,453	317961.63%
46	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	-0.07%	-\$17,917	\$120,264	-\$58,907	-\$347,807	-289.20%
47	TRAVELERS PROPERTY CASUALTY COMPANY OF AI	-0.25%	-\$62,569	-\$63,353	\$155,320	-\$412,525	651.15%
48	ZURICH AMERICAN INSURANCE COMPANY	-5.76%	-\$1,444,237	-\$997,701	\$11,213	-\$203,817	20.43%
TOTAL		100.00%	\$25,093,254	\$24,960,818	\$4,587,279	\$39,916,897	159.92%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Excess Workers Compensation)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNITED FIRE AND CASUALTY COMPANY	7.43%	\$2,596,468	\$2,528,925	\$487,410	-\$340,599	-13.47%
2	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	5.55%	\$1,938,528	\$1,883,970	\$0	\$74,185	3.94%
3	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	5.34%	\$1,867,048	\$1,510,941	\$53,660	\$498,258	32.98%
4	FEDERAL INSURANCE COMPANY	5.01%	\$1,750,626	\$1,761,013	\$696,211	\$402,763	22.87%
5	CINCINNATI INSURANCE COMPANY THE	4.26%	\$1,489,964	\$1,466,066	\$201,932	-\$123,195	-8.40%
6	TRAVELERS PROPERTY CASUALTY COMPANY OF A	3.53%	\$1,235,414	\$1,154,294	\$1,090,000	\$4,764,642	412.78%
7	LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.12%	\$1,090,736	\$1,214,275	\$1,859,577	\$1,669,266	137.47%
8	HARTFORD FIRE INSURANCE COMPANY	3.07%	\$1,074,691	\$1,110,977	\$11,995	\$442,594	39.84%
9	TWIN CITY FIRE INSURANCE COMPANY	2.84%	\$992,811	\$877,800	\$1,065	\$54,617	6.22%
10	ADDISON INSURANCE COMPANY	2.68%	\$935,640	\$898,978	\$332,761	\$52,975	5.89%
11	PENN MILLERS INSURANCE COMPANY	2.10%	\$735,454	\$725,562	\$0	-\$2,736	-0.38%
12	NATIONWIDE AGRIBUSINESS INSURANCE COMPAN	2.06%	\$719,357	\$710,398	\$214,455	\$344,749	48.53%
13	ELECTRIC INSURANCE COMPANY	2.05%	\$716,332	\$716,332	\$545,067	\$198,769	27.75%
14	SECURA INSURANCE A MUTUAL COMPANY	2.02%	\$705,453	\$671,244	\$229,290	\$400,952	59.73%
15	GRINNELL MUTUAL REINSURANCE COMPANY	1.85%	\$645,014	\$622,044	\$66,277	-\$32,245	-5.18%
16	FEDERATED MUTUAL INSURANCE COMPANY	1.76%	\$614,984	\$582,878	\$29,293	-\$93,449	-16.03%
17	SENTRY INSURANCE A MUTUAL COMPANY	1.67%	\$583,999	\$551,842	\$311,316	\$193,466	35.06%
18	AMERICAN HOME ASSURANCE COMPANY	1.59%	\$554,781	\$554,781	\$1,990,866	\$2,578,243	464.73%
19	CATLIN INSURANCE COMPANY INC	1.54%	\$538,225	\$435,133	\$0	\$105,548	24.26%
20	NATIONAL SURETY CORPORATION	1.38%	\$482,432	\$506,174	\$0	-\$123,975	-24.49%
21	ARCH INSURANCE COMPANY	1.36%	\$475,871	\$476,331	\$1	\$129,602	27.21%
22	NATIONAL UNION FIRE INSURANCE COMPANY OF P	1.27%	\$443,065	\$433,600	-\$6,501,950	-\$6,819,106	-1572.67%
23	GREAT NORTHERN INSURANCE COMPANY	1.25%	\$435,566	\$422,258	-\$3,799	\$9,697	2.30%
24	FARMLAND MUTUAL INSURANCE COMPANY	1.15%	\$402,786	\$346,328	\$77	\$819,922	236.75%
25	MEDMARC CASUALTY INSURANCE COMPANY	1.15%	\$400,215	\$417,884	\$0	-\$146,493	-35.06%
26	WEST BEND MUTUAL INSURANCE COMPANY	1.13%	\$394,717	\$361,101	\$0	\$9,827	2.72%
27	OLD REPUBLIC INSURANCE COMPANY	1.07%	\$375,625	\$374,803	\$3,739	-\$29,377	-7.84%
28	FEDERATED SERVICE INSURANCE COMPANY	1.07%	\$373,664	\$375,491	\$20,498	\$144,136	38.39%
29	SELECTIVE INSURANCE COMPANY OF SOUTH CARO	1.06%	\$371,469	\$378,601	\$28,599	\$196,628	51.94%
30	SENTRY SELECT INSURANCE COMPANY	1.02%	\$355,559	\$282,954	\$8,600	\$26,923	9.51%
31	AMCO INSURANCE COMPANY	1.00%	\$350,299	\$360,634	\$30,832	\$113,912	31.59%
32	CHARTER OAK FIRE INSURANCE CO THE	0.98%	\$341,445	\$302,930	\$295,137	\$211,394	69.78%
33	LIBERTY MUTUAL INSURANCE COMPANY	0.94%	\$329,488	\$359,009	\$60,994	\$14,009	3.90%
34	ZURICH AMERICAN INSURANCE COMPANY	0.88%	\$308,662	\$291,427	-\$510,902	-\$3,051,417	-1047.06%
35	SELECTIVE INSURANCE COMPANY OF AMERICA	0.79%	\$275,862	\$210,983	\$30,500	\$83,750	39.70%
36	WESCO INSURANCE COMPANY	0.78%	\$270,981	\$191,485	\$0	\$31,381	16.39%
37	HDI-GERLING AMERICA INSURANCE COMPANY	0.77%	\$267,607	\$174,788	\$0	\$55,595	31.81%
38	ACE AMERICAN INSURANCE COMPANY	0.73%	\$256,684	\$378,191	\$67,500	\$39,496	10.44%
39	STATE AUTO PROPERTY & CASUALTY INSURANCE	0.72%	\$253,374	\$251,355	\$34,589	-\$16,044	-6.38%
40	ACUITY A MUTUAL INSURANCE COMPANY	0.71%	\$247,111	\$223,574	\$422,131	\$357,493	159.90%
41	SELECTIVE INSURANCE COMPANY OF THE SOUTHE	0.71%	\$247,011	\$235,119	\$165,769	\$209,086	88.93%
42	BENCHMARK INSURANCE COMPANY	0.65%	\$228,543	\$241,110	\$17,000	\$242,682	100.65%
43	MID-CONTINENT CASUALTY COMPANY	0.65%	\$227,075	\$228,904	\$497,716	\$2,333,069	1019.23%
44	COLUMBIA MUTUAL INSURANCE COMPANY	0.64%	\$224,663	\$225,178	\$750	\$7,588	3.37%
45	NORTH RIVER INSURANCE COMPANY THE	0.63%	\$218,752	\$165,494	\$13,236	\$91,065	55.03%
46	DEPOSITORS INSURANCE COMPANY	0.62%	\$215,750	\$183,149	\$9,110	\$18,511	10.11%
47	STARR INDEMNITY & LIABILITY COMPANY	0.62%	\$215,565	\$218,510	\$0	\$83,440	38.19%
48	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE	0.59%	\$205,235	\$303,223	\$265,153	\$999,859	329.74%
49	UNITED STATES FIRE INSURANCE COMPANY	0.51%	\$178,893	\$189,970	\$0	\$27,176	14.31%
50	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.50%	\$174,915	\$226,969	\$265,196	\$404,766	178.34%
51	EMCASCO INSURANCE COMPANY	0.49%	\$172,882	\$160,289	\$154,986	\$60,872	37.98%
52	CINCINNATI CASUALTY COMPANY THE	0.49%	\$172,485	\$173,500	\$0	\$86,056	49.60%
53	GRANITE STATE INSURANCE COMPANY	0.49%	\$171,419	\$153,624	\$0	\$3,382	2.20%
54	AMERISURE MUTUAL INSURANCE COMPANY	0.48%	\$168,862	\$103,817	\$0	\$31,814	30.64%
55	HARTFORD CASUALTY INSURANCE CO	0.47%	\$163,090	\$148,387	\$0	\$20,989	14.14%
56	ATLANTIC SPECIALTY INSURANCE COMPANY	0.45%	\$158,917	\$134,579	\$0	\$42,788	31.79%
57	NATIONAL FIRE INSURANCE COMPANY OF HARTFO	0.45%	\$158,867	\$97,076	\$107,579	\$535,694	551.83%
58	LIBERTY INSURANCE CORPORATION	0.45%	\$158,400	\$86,961	\$4,567	\$30,529	35.11%
59	EMPLOYERS MUTUAL CASUALTY COMPANY	0.42%	\$147,140	\$141,298	\$3,083	\$9,934	7.03%
60	UNITED STATES LIABILITY INSURANCE COMPANY	0.38%	\$132,822	\$106,001	\$0	\$56,670	53.46%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	LM INSURANCE CORPORATION	0.37%	\$128,102	\$109,470	\$0	\$48,491	44.30%
62	ENDURANCE AMERICAN INSURANCE COMPANY	0.36%	\$125,417	\$23,865	\$0	\$3,975	16.66%
63	NATIONWIDE MUTUAL INSURANCE COMPANY	0.35%	\$123,979	\$114,078	-\$333,763	-\$345,368	-302.75%
64	INDIANA LUMBERMENS MUTUAL INSURANCE COMP	0.35%	\$122,310	\$118,658	\$221,616	-\$46,483	-39.17%
65	AMERICAN INSURANCE COMPANY THE	0.33%	\$115,021	\$107,762	\$0	\$194,213	180.22%
66	VALLEY FORGE INSURANCE COMPANY	0.32%	\$112,551	\$132,004	\$5,000	-\$100,399	-76.06%
67	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.32%	\$112,129	\$111,334	\$0	-\$2,727	-2.45%
68	TRAVELERS INDEMNITY COMPANY	0.27%	\$95,411	\$130,097	\$235,263	\$388,334	298.50%
69	EVEREST NATIONAL INSURANCE COMPANY	0.27%	\$95,203	\$90,720	\$0	\$6,067	6.69%
70	XL INSURANCE AMERICA INC	0.25%	\$85,975	\$83,791	\$28,000	\$114,662	136.84%
71	FIREMANS FUND INSURANCE COMPANY	0.24%	\$83,368	\$104,127	\$0	-\$2,237,773	-2149.08%
72	STAR INSURANCE COMPANY	0.23%	\$80,855	\$116,180	\$156,741	\$171,916	147.97%
73	FIRST LIBERTY INSURANCE CORP THE	0.23%	\$79,854	\$88,654	\$0	\$33,459	37.74%
74	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.20%	\$70,238	\$69,869	\$197,244	\$207,327	296.74%
75	SECURA SUPREME INSURANCE COMPANY	0.20%	\$68,408	\$48,716	\$0	\$10,672	21.91%
76	AMERICAN CASUALTY COMPANY OF READING PENI	0.19%	\$67,000	\$59,118	\$0	\$13,404	22.67%
77	PHOENIX INSURANCE COMPANY THE	0.18%	\$63,832	\$93,730	\$5,321	\$15,958	17.03%
78	UNIVERSAL UNDERWRITERS INS CO	0.18%	\$63,497	\$32,215	-\$11,596	-\$34,077	-105.78%
79	CINCINNATI INDEMNITY COMPANY INC	0.18%	\$61,503	\$61,465	\$6,347	\$23,199	37.74%
80	HANOVER INSURANCE COMPANY THE	0.18%	\$61,187	\$29,464	\$0	\$32,044	108.76%
81	TOKIO MARINE AMERICA INSURANCE COMPANY	0.17%	\$60,347	\$68,630	\$0	\$99,392	144.82%
82	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.17%	\$59,076	\$18,424	\$0	-\$342	-1.86%
83	WESTCHESTER FIRE INSURANCE COMPANY	0.15%	\$53,522	\$52,104	\$0	-\$467,045	-896.37%
84	MASSACHUSETTS BAY INSURANCE COMPANY	0.13%	\$45,099	\$37,508	\$0	\$26,134	69.68%
85	SHELTER MUTUAL INSURANCE COMPANY	0.13%	\$44,124	\$44,758	\$0	-\$15,229	-34.03%
86	CAPITOL INDEMNITY CORPORATION	0.11%	\$39,249	\$31,540	\$0	\$17,138	54.34%
87	AMERISURE INSURANCE COMPANY	0.11%	\$37,944	\$73,039	\$0	\$43,988	60.23%
88	ILLINOIS NATIONAL INSURANCE COMPANY	0.10%	\$35,686	\$34,408	\$0	\$5,045	14.66%
89	OHIO SECURITY INSURANCE COMPANY	0.10%	\$35,600	\$29,447	\$0	\$7,839	26.62%
90	HARTFORD ACCIDENT & INDEMNITY CO	0.10%	\$35,400	\$13,248	\$0	\$123,141	929.51%
91	UNION INSURANCE COMPANY OF PROVIDENCE	0.10%	\$34,549	\$40,128	\$0	\$14,048	35.01%
92	SAFETY NATIONAL CASUALTY CORPORATION	0.10%	\$33,541	\$32,650	\$0	\$19,462	59.61%
93	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.09%	\$32,540	\$30,772	\$0	\$0	0.00%
94	CITIZENS INSURANCE COMPANY OF AMERICA	0.09%	\$32,316	\$21,430	\$0	\$10,202	47.61%
95	PACIFIC INDEMNITY COMPANY	0.09%	\$30,673	\$42,534	\$0	\$592,043	1391.93%
96	STATE AUTOMOBILE MUTUAL INSURANCE COMPAN	0.09%	\$30,063	\$30,258	\$1,000,000	\$866,396	2863.36%
97	WAUSAU BUSINESS INSURANCE COMPANY	0.08%	\$29,404	\$57,011	\$139,656	-\$3,062	-5.37%
98	OHIO CASUALTY INSURANCE COMPANY	0.08%	\$28,770	\$23,286	\$0	-\$5,056	-21.71%
99	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$26,783	\$23,495	\$0	\$986	4.20%
100	DISCOVER PROPERTY AND CASUALTY INSURANCE	0.08%	\$26,504	\$30,455	\$94,181	\$62,561	205.42%
101	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.07%	\$24,194	\$26,358	\$0	\$32,461	123.15%
102	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.07%	\$23,747	\$30,253	\$0	\$3,672	12.14%
103	FIRST NATIONAL INSURANCE COMPANY OF AMERIC	0.07%	\$22,942	\$18,092	\$0	\$1,933	10.68%
104	CONTINENTAL CASUALTY COMPANY	0.06%	\$21,840	\$21,877	\$0	-\$146,543	-669.85%
105	CONTINENTAL WESTERN INSURANCE COMPANY	0.06%	\$20,971	\$33,296	\$0	\$3,276	9.84%
106	WEST AMERICAN INSURANCE COMPANY	0.06%	\$20,001	\$19,962	\$0	\$3,285	16.46%
107	GENERAL CASUALTY COMPANY OF WISCONSIN	0.06%	\$19,343	\$24,197	\$0	-\$18,790	-77.65%
108	PLAZA INSURANCE COMPANY	0.05%	\$18,757	\$16,850	\$0	\$7,517	44.61%
109	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.05%	\$17,141	\$25,963	\$40,485	-\$812,492	-3129.42%
110	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$15,302	\$18,310	\$0	-\$216,999	-1185.14%
111	COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$14,861	\$15,050	\$1,732	\$3,599	23.91%
112	AMERISURE PARTNERS INSURANCE COMPANY	0.04%	\$13,537	\$10,172	\$0	\$1,897	18.65%
113	FCCI INSURANCE COMPANY	0.04%	\$13,124	\$11,485	\$0	\$5,027	43.77%
114	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$13,116	\$12,975	\$832	\$371	2.86%
115	LITITZ MUTUAL INSURANCE COMPANY	0.04%	\$13,075	\$10,268	\$2,198	\$2,198	21.41%
116	TRANSPORTATION INSURANCE COMPANY	0.04%	\$12,429	\$10,854	\$0	\$137,037	1262.55%
117	TECHNOLOGY INSURANCE COMPANY	0.03%	\$11,613	\$12,876	\$0	\$4,980	38.68%
118	AMERICAN STATES INSURANCE COMPANY	0.03%	\$10,601	\$14,000	\$0	-\$850	-6.07%
119	NATIONAL TRUST INSURANCE COMPANY	0.03%	\$10,243	\$7,333	\$0	\$4,179	56.99%
120	NORTHLAND INSURANCE COMPANY	0.03%	\$10,073	\$8,224	\$0	-\$1,710	-20.79%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

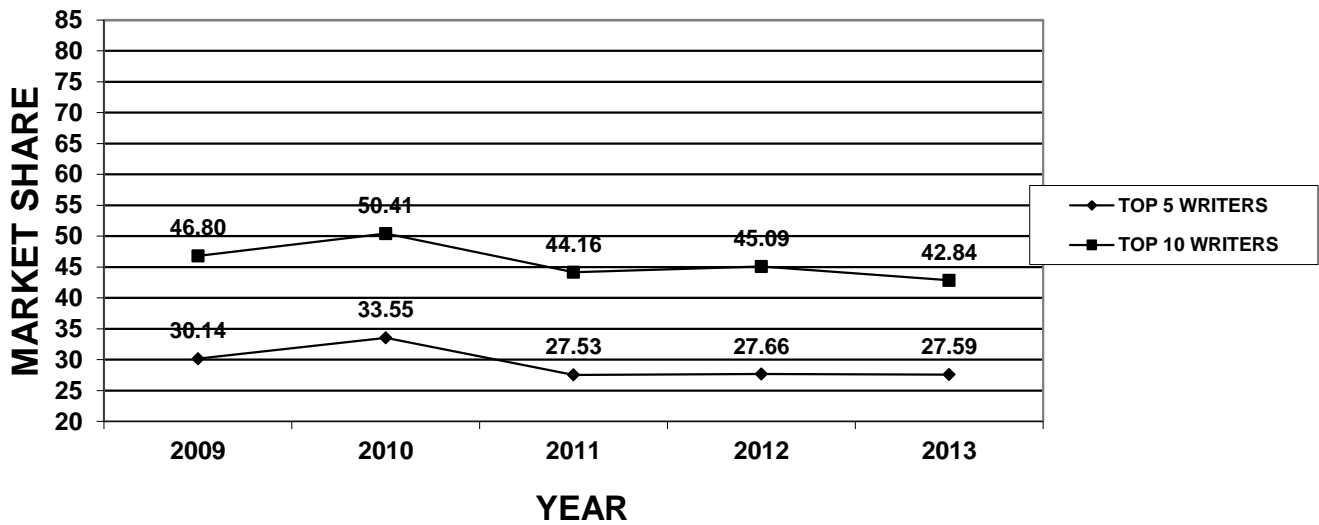
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	NATIONAL INDEMNITY COMPANY	0.03%	\$9,285	\$9,363	\$0	\$14	0.15%
122	PEERLESS INSURANCE COMPANY	0.02%	\$8,293	\$8,042	\$0	-\$60,397	-751.02%
123	HAWKEYE-SECURITY INSURANCE COMPANY	0.02%	\$6,894	\$7,598	\$0	\$1,425	18.75%
124	SPARTA INSURANCE COMPANY	0.02%	\$6,607	\$6,476	\$0	\$1,942	29.99%
125	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$6,355	\$4,080	\$0	-\$2,006	-49.17%
126	ALLSTATE INSURANCE COMPANY	0.02%	\$6,222	\$4,885	\$0	-\$55,235	-1130.71%
127	PENNSYLVANIA MANUFACTURERS ASSOCIATION IN	0.02%	\$6,044	\$5,073	\$7,500	\$29,755	586.54%
128	VIGILANT INSURANCE COMPANY	0.02%	\$5,504	\$5,004	\$0	\$511	10.21%
129	PRAETORIAN INSURANCE COMPANY	0.02%	\$5,497	\$4,686	\$0	\$1,159	24.73%
130	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.02%	\$5,392	\$5,593	\$0	-\$4,456	-79.67%
131	CONTINENTAL INSURANCE COMPANY THE	0.02%	\$5,328	\$6,532	\$4,731	-\$49,867	-763.43%
132	PROPERTY & CASUALTY INSURANCE COMPANY OF	0.02%	\$5,293	\$5,293	\$0	\$1,481	27.98%
133	OAK RIVER INSURANCE COMPANY	0.01%	\$5,238	\$19,011	\$0	-\$59,474	-312.84%
134	BERKSHIRE HATHAWAY HOMESTATE INSURANCE C	0.01%	\$4,477	\$2,251	\$0	\$1,051	46.69%
135	PENNSYLVANIA MANUFACTURERS INDEMNITY COM	0.01%	\$4,166	\$4,127	\$0	\$1,862	45.12%
136	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$4,076	\$408	\$9,502	\$24,451	5992.89%
137	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$3,273	\$3,518	\$0	\$775	22.03%
138	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$3,180	\$2,372	\$0	\$408	17.20%
139	BITUMINOUS CASUALTY CORPORATION	0.01%	\$2,867	\$2,734	\$0	-\$51,200	-1872.71%
140	COMMERCE AND INDUSTRY INSURANCE CO	0.01%	\$2,820	\$1,560	\$0	-\$1,757	-112.63%
141	REGENT INSURANCE COMPANY	0.01%	\$2,609	\$2,428	\$0	-\$11,743	-483.65%
142	INSURANCE COMPANY OF THE STATE OF PENNSYL	0.01%	\$2,577	\$17,797	\$1,333,350	\$11,412	64.12%
143	TRUCK INSURANCE EXCHANGE	0.01%	\$2,334	\$2,503	\$0	-\$1,090	-43.55%
144	GREENWICH INSURANCE COMPANY	0.01%	\$2,276	\$25,920	\$0	\$27,598	106.47%
145	FARMERS INSURANCE EXCHANGE	0.01%	\$2,145	\$2,102	\$0	-\$2,076	-98.76%
146	INDEMNITY INSURANCE COMPANY OF NORTH AMEF	0.01%	\$2,055	\$2,225	\$0	\$3,834	172.31%
147	WILSHIRE INSURANCE COMPANY	0.01%	\$2,005	\$6,437	-\$2,500	-\$31,545	-490.06%
148	NORTH AMERICAN SPECIALTY INSURANCE COMPAI	0.01%	\$1,928	\$1,577	-\$66	\$1,186	75.21%
149	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$1,897	\$2,945	\$0	\$397,939	13512.36%
150	IMPERIUM INSURANCE COMPANY	0.00%	\$1,591	\$909	\$0	\$163	17.93%
151	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$1,512	\$2,215	\$0	\$594	26.82%
152	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$1,365	\$1,308	\$0	\$11,200	856.27%
153	AMERICAN SAFETY CASUALTY INSURANCE COMPAI	0.00%	\$1,220	\$1,324	\$0	-\$874	-66.01%
154	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$1,205	\$1,117	\$3,247	\$2,585	231.42%
155	MARKEL INSURANCE COMPANY	0.00%	\$921	\$765	\$0	\$374	48.89%
156	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$813	\$768	\$0	\$16,873	2197.01%
157	SAVERS PROPERTY & CASUALTY INSURANCE COM	0.00%	\$790	\$867	\$0	\$369	42.56%
158	SOUTHERN INSURANCE COMPANY	0.00%	\$614	\$614	\$0	\$61	9.93%
159	MOTORISTS COMMERCIAL MUTUAL INSURANCE CO	0.00%	\$564	\$564	\$1,400	-\$3,850	-682.62%
160	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$454	\$985	\$24,483	\$24,576	2495.03%
161	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$451	\$13,793	\$0	-\$24,680	-178.93%
162	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$402	\$402	\$0	\$58	14.43%
163	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$383	\$591	\$0	-\$100,920	-17076.14%
164	NORTHFIELD INSURANCE COMPANY	0.00%	\$358	\$976	\$0	-\$84	-8.61%
165	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$295	\$394	\$0	-\$52,522	-13330.46%
166	RIVERPORT INSURANCE COMPANY	0.00%	\$167	\$247	\$0	\$512	207.29%
167	T H E INSURANCE COMPANY	0.00%	\$120	\$132	\$0	\$0	0.00%
168	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$46	\$46	\$0	-\$19	-41.30%
169	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$46	\$46	\$0	\$8	17.39%
170	mitsui sumitomo insurance usa inc	0.00%	\$1	\$1	\$0	-\$30	-3000.00%
171	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
172	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$60,917	N/A
173	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$7,028	-\$10,159	N/A
174	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$122	N/A
175	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
176	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$398	N/A
177	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,551	N/A
178	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$500,000	N/A
179	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$437	N/A
180	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$145	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

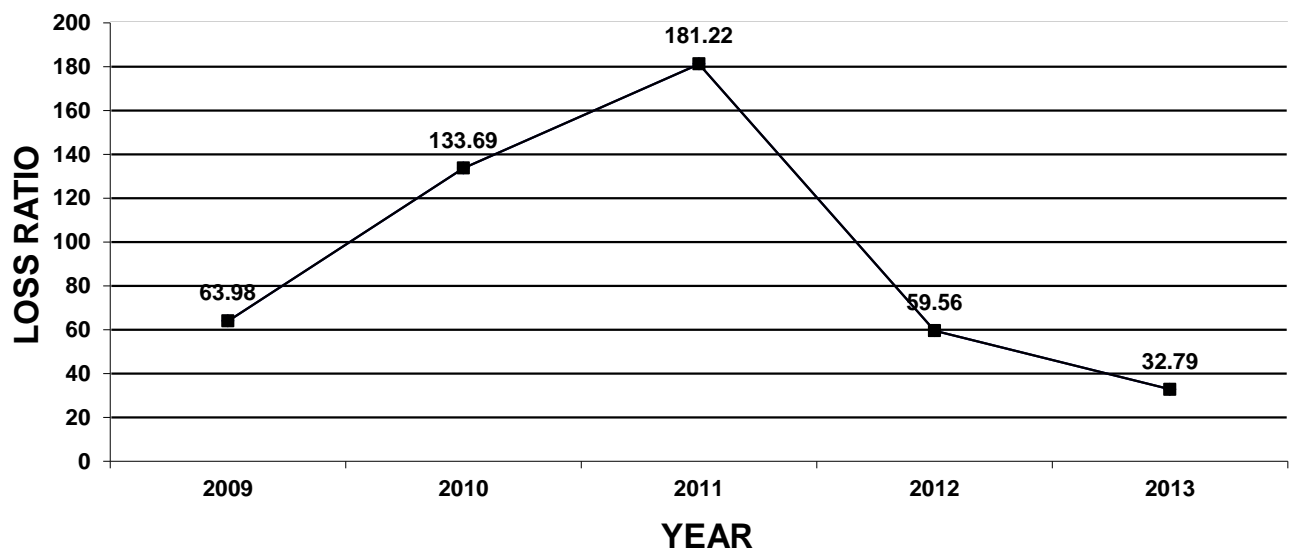
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
182	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$486	\$0	\$350	72.02%
183	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$728	N/A
184	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$299	\$0	-\$23,459	-7845.82%
185	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50,000	N/A
186	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$530	N/A
187	FIDELITY & GUARANTY INSURANCE UNDERWRITER	0.00%	\$0	\$0	\$0	-\$5,782	N/A
188	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,461	N/A
189	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$1,000	N/A
190	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$69,000	N/A
191	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,000	N/A
192	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$58,265	N/A
193	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	\$0	\$59	\$0	\$2,994	5074.58%
194	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$85	N/A
195	GREAT AMERICAN INSURANCE COMPANY OF NEW	0.00%	\$0	\$0	\$0	-\$40	N/A
196	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$243	N/A
197	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$118	N/A
198	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$437	N/A
199	IRONSHORE INDEMNITY INC	0.00%	\$0	\$28,340	\$0	\$10,928	38.56%
200	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$631	N/A
201	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,956	N/A
202	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$5,979	\$9,999	N/A
203	MITSUMI SUMITOMO INSURANCE COMPANY OF AMER	0.00%	\$0	\$0	\$0	-\$14,382	N/A
204	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$130,165	N/A
205	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$68	N/A
206	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,675	N/A
207	NATIONWIDE PROPERTY & CASUALTY INSURANCE	0.00%	\$0	\$0	\$0	\$3,981	N/A
208	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,768	N/A
209	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$3,224	-\$84,611	N/A
210	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$96,610	-\$116,620	N/A
211	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$44,114	N/A
212	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,454	N/A
213	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,198	N/A
214	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$364	N/A
215	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,102	N/A
216	SENTRY CASUALTY COMPANY	0.00%	\$0	\$0	\$106,990	\$157,341	N/A
217	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,809	N/A
218	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,725	N/A
219	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$1,000	N/A
220	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$18,018	-\$11,319	N/A
221	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$31,348	N/A
222	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$6,830	\$934,470	N/A
223	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$0	\$23	\$0	\$0	0.00%
224	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$1,085,775	\$561,186	N/A
225	TRAVELERS CASUALTY AND SURETY COMPANY OF	0.00%	\$0	\$0	\$0	\$3,432	N/A
226	TRAVELERS CASUALTY INSURANCE COMPANY OF	0.00%	\$0	\$0	\$0	-\$24,882	N/A
227	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$527	N/A
228	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$2,153,702	\$2,914,212	N/A
229	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$76	N/A
230	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$11,840	N/A
231	ZURICH AMERICAN INSURANCE COMPANY OF ILLIN	0.00%	\$0	\$0	\$0	\$59,489	N/A
232	NIPPONKOA INSURANCE COMPANY LIMITED (US BR	0.00%	-\$397	-\$200	\$0	-\$52	26.00%
233	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$796	\$2,512	\$0	-\$440	-17.52%
234	NETHERLANDS INSURANCE COMPANY THE	-0.01%	-\$2,115	\$15,830	\$0	-\$42,686	-269.65%
235	HANOVER AMERICAN INSURANCE COMPANY THE	-0.01%	-\$3,394	\$8,303	\$0	\$8,817	106.19%
236	NEW HAMPSHIRE INSURANCE COMPANY	-0.01%	-\$4,168	\$4,439	\$0	\$10,050	226.40%
237	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE	-0.01%	-\$4,446	\$23,462	\$864	-\$11,176	-47.63%
238	HARTFORD INSURANCE COMPANY OF MIDWEST TH	-0.02%	-\$5,542	-\$2,312	\$0	-\$3,863	167.08%
TOTAL		100.00%	\$34,952,330	\$33,711,194	\$10,267,790	\$11,053,314	32.79%

**MISSOURI PRODUCTS LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMP	20.31%	\$164,027,128	\$162,630,072	\$80,544,244	\$89,797,305	55.22%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	11.39%	\$92,025,677	\$91,341,959	\$69,276,458	\$69,272,289	75.84%
3	SHELTER MUTUAL INSURANCE COMPANY	5.64%	\$45,576,259	\$47,333,170	\$30,305,438	\$28,164,741	59.50%
4	FARMERS INSURANCE COMPANY INC	5.34%	\$43,122,870	\$44,551,145	\$25,666,005	\$23,624,105	53.03%
5	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	4.64%	\$37,480,915	\$37,278,896	\$19,448,844	\$22,013,480	59.05%
6	SAFECO INSURANCE COMPANY OF ILLINOIS	3.66%	\$29,563,705	\$27,184,523	\$11,963,923	\$11,794,141	43.39%
7	GEICO CASUALTY COMPANY	3.59%	\$28,970,797	\$27,297,608	\$10,826,790	\$18,941,489	69.39%
8	PROGRESSIVE CASUALTY INSURANCE COMPANY	3.51%	\$28,375,210	\$27,877,720	\$13,376,814	\$16,347,583	58.64%
9	PROGRESSIVE ADVANCED INSURANCE COMPANY	3.01%	\$24,325,466	\$23,670,649	\$7,368,432	\$7,950,969	33.59%
10	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	2.92%	\$23,554,001	\$24,256,741	\$13,536,493	\$10,629,989	43.82%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.13%	\$17,241,905	\$17,341,235	\$10,139,923	\$12,556,903	72.41%
12	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	2.12%	\$17,157,756	\$16,350,250	\$5,239,869	\$6,162,996	37.69%
13	STATE FARM FIRE AND CASUALTY COMPANY	1.83%	\$14,765,855	\$14,329,149	\$7,654,871	\$8,447,990	58.96%
14	GEICO GENERAL INS CO	1.36%	\$11,009,904	\$11,244,400	\$9,119,190	\$8,964,723	79.73%
15	AMERICAN STANDARD INSURANCE COMPANY OF WISC	1.31%	\$10,607,501	\$10,669,269	\$9,166,501	\$7,538,607	70.66%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.15%	\$9,317,451	\$9,289,758	\$5,781,802	\$5,083,492	54.72%
17	TRAVELERS HOME AND MARINE INSURANCE COMPANY	1.08%	\$8,689,350	\$9,835,513	\$7,869,805	\$6,059,026	61.60%
18	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.94%	\$7,612,471	\$8,240,642	\$6,121,604	\$4,100,830	49.76%
19	TWIN CITY FIRE INSURANCE COMPANY	0.92%	\$7,429,381	\$7,363,041	\$3,858,637	\$3,256,318	44.23%
20	ESURANCE PROPERTY & CASUALTY INSURANCE COMF	0.88%	\$7,113,868	\$6,631,576	\$1,624,965	\$2,595,442	39.14%
21	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.88%	\$7,106,592	\$7,359,176	\$3,901,121	\$5,120,639	69.58%
22	PROGRESSIVE DIRECT INSURANCE COMPANY	0.84%	\$6,810,498	\$7,372,948	\$4,552,763	\$1,880,581	25.51%
23	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.79%	\$6,382,100	\$6,121,525	\$3,141,044	\$4,023,325	65.72%
24	VIKING INSURANCE COMPANY OF WISCONSIN	0.78%	\$6,292,791	\$6,339,980	\$4,590,541	\$5,616,118	88.58%
25	USAA CASUALTY INSURANCE COMPANY	0.74%	\$5,954,889	\$5,853,102	\$3,575,276	\$3,932,887	67.19%
26	LM GENERAL INSURANCE COMPANY	0.63%	\$5,109,867	\$2,887,424	\$888,129	\$2,909,445	100.76%
27	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.61%	\$4,959,824	\$5,495,909	\$4,650,047	\$3,669,835	66.77%
28	AMERICAN NATIONAL PROPERTY & CASUALTY COMPAI	0.55%	\$4,455,805	\$4,369,659	\$2,596,407	\$2,685,913	61.47%
29	GEICO INDEMNITY COMPANY	0.53%	\$4,315,384	\$4,618,675	\$3,450,205	\$3,800,985	82.30%
30	SAFE AUTO INSURANCE COMPANY	0.53%	\$4,290,496	\$4,494,992	\$3,813,782	\$3,315,309	73.76%
31	PROGRESSIVE NORTHWESTERN INSURANCE COMPAN'	0.51%	\$4,140,119	\$4,303,372	\$2,212,300	\$2,314,718	53.79%
32	TRUMBULL INSURANCE COMPANY	0.50%	\$4,067,780	\$3,823,164	\$1,581,739	\$1,272,891	33.29%
33	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.50%	\$4,019,498	\$4,140,720	\$2,073,365	\$2,681,928	64.77%
34	TRADERS INSURANCE COMPANY	0.49%	\$3,972,306	\$3,708,661	\$1,676,866	\$2,498,913	67.38%
35	ALLSTATE INSURANCE COMPANY	0.49%	\$3,948,224	\$4,119,848	\$3,068,351	\$2,845,393	69.07%
36	ALLSTATE PROPERTY & CASUALTY INSURANCE COMP,	0.48%	\$3,914,765	\$4,104,211	\$2,309,830	\$1,419,066	34.58%
37	GOVERNMENT EMPLOYEES INSURANCE CO	0.48%	\$3,853,930	\$3,911,436	\$3,930,979	\$3,875,532	99.08%
38	CORNERSTONE NATIONAL INSURANCE COMPANY	0.47%	\$3,833,815	\$3,701,302	\$2,164,883	\$2,269,797	61.32%
39	BRISTOL WEST INSURANCE COMPANY	0.46%	\$3,723,719	\$3,518,383	\$1,757,259	\$2,035,465	57.85%
40	USAA GENERAL INDEMNITY COMPANY	0.44%	\$3,539,865	\$3,278,238	\$1,939,922	\$3,224,640	98.37%
41	ELECTRIC INSURANCE COMPANY	0.41%	\$3,346,430	\$3,468,094	\$2,121,834	\$2,870,277	82.76%
42	OWNERS INSURANCE COMPANY	0.41%	\$3,281,816	\$3,322,085	\$1,035,605	\$1,415,463	42.61%
43	PROGRESSIVE MAX INSURANCE COMPANY	0.37%	\$3,015,761	\$3,096,426	\$1,460,181	\$1,343,286	43.38%
44	AMCO INSURANCE COMPANY	0.37%	\$2,999,626	\$1,255,772	\$402,214	\$81,971	6.53%
45	COLUMBIA MUTUAL INSURANCE COMPANY	0.36%	\$2,884,947	\$3,017,263	\$2,745,025	\$1,336,058	44.28%
46	MERIDIAN SECURITY INSURANCE COMPANY	0.35%	\$2,848,778	\$3,165,595	\$2,915,554	\$2,572,588	81.27%
47	COUNTRY PREFERRED INSURANCE COMPANY	0.34%	\$2,725,130	\$2,646,895	\$1,592,350	\$1,458,784	55.11%
48	CAMERON MUTUAL INSURANCE COMPANY	0.32%	\$2,588,618	\$2,685,882	\$2,695,331	\$2,343,674	87.26%
49	CINCINNATI INSURANCE COMPANY THE	0.27%	\$2,204,741	\$2,085,548	\$1,404,820	\$572,333	27.44%
50	ALFA VISION INSURANCE CORPORATION	0.27%	\$2,200,249	\$2,104,591	\$672,415	\$1,599,695	76.01%
51	PERMANENT GENERAL ASSURANCE CORPORATION	0.27%	\$2,161,632	\$2,100,236	\$1,072,765	\$1,455,281	69.29%
52	DIRECT GENERAL INSURANCE COMPANY	0.24%	\$1,963,012	\$1,952,456	\$1,374,471	\$720,259	36.89%
53	GARRISON PROPERTY AND CASUALTY INSURANCE COI	0.24%	\$1,902,319	\$1,904,043	\$1,022,860	\$1,101,362	57.84%
54	PROPERTY & CASUALTY INSURANCE COMPANY OF HAI	0.23%	\$1,895,070	\$2,016,007	\$1,827,951	\$1,455,870	72.22%
55	AUTO OWNERS INSURANCE COMPANY	0.23%	\$1,860,560	\$1,910,916	\$692,288	\$593,327	31.05%
56	CAMERON NATIONAL INSURANCE COMPANY	0.21%	\$1,706,279	\$1,809,198	\$1,108,043	\$2,102,279	116.20%
57	ALFA SPECIALTY INSURANCE CORPORATION	0.21%	\$1,690,900	\$1,622,205	\$928,150	\$938,696	57.87%
58	ALLSTATE INDEMNITY COMPANY	0.20%	\$1,606,392	\$1,379,964	\$464,140	\$914,381	66.26%
59	GRINNELL SELECT INSURANCE COMPANY	0.20%	\$1,580,851	\$1,520,600	\$712,274	\$733,830	48.26%
60	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.19%	\$1,546,043	\$1,653,662	\$1,224,030	\$955,294	57.77%



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ESURANCE INSURANCE COMPANY	0.18%	\$1,449,867	\$1,605,505	\$931,234	\$420,485	26.19%
62	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.16%	\$1,302,203	\$1,289,813	\$531,789	\$975,801	75.65%
63	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$1,289,396	\$1,298,220	\$840,532	\$807,263	62.18%
64	YOUNG AMERICA INSURANCE COMPANY	0.16%	\$1,276,691	\$1,602,548	\$1,459,217	\$1,357,092	84.68%
65	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.16%	\$1,270,164	\$1,221,563	\$448,133	\$511,830	41.90%
66	METROPOLITAN GROUP PROPERTY & CASUALTY INSUI	0.14%	\$1,170,043	\$1,118,955	\$690,612	\$879,162	78.57%
67	ACUITY A MUTUAL INSURANCE COMPANY	0.14%	\$1,163,330	\$1,166,869	\$888,355	\$847,398	72.62%
68	UNITED HOME INSURANCE COMPANY	0.13%	\$1,036,224	\$719,707	\$123,739	\$149,618	20.79%
69	INSUREMAX INSURANCE COMPANY	0.12%	\$989,399	\$1,054,539	\$829,517	\$800,531	75.91%
70	AFFIRMATIVE INSURANCE COMPANY	0.12%	\$945,067	\$1,098,960	\$769,095	\$551,319	50.17%
71	FIREMANS FUND INSURANCE COMPANY	0.12%	\$939,206	\$955,929	\$650,496	\$306,449	32.06%
72	BANKERS STANDARD INSURANCE COMPANY	0.12%	\$933,015	\$939,833	\$429,903	\$576,293	61.32%
73	HAULERS INSURANCE COMPANY INC	0.11%	\$873,222	\$890,876	\$348,226	\$754,255	84.66%
74	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$846,870	\$1,224,178	\$774,181	\$266,709	21.79%
75	METROPOLITAN PROPERTY & CASUALTY INSURANCE C	0.10%	\$842,290	\$820,710	\$419,324	\$347,389	42.33%
76	AMICA MUTUAL INSURANCE COMPANY	0.10%	\$827,776	\$804,858	\$352,277	-\$33,295	-4.14%
77	NATIONAL GENERAL INSURANCE ONLINE INC	0.10%	\$827,699	\$891,134	\$420,482	\$809,261	90.81%
78	ASSURANCEAMERICA INSURANCE COMPANY	0.10%	\$822,202	\$762,057	\$117,219	\$411,310	53.97%
79	SHELTER GENERAL INSURANCE COMPANY	0.10%	\$798,456	\$971,254	\$356,720	\$47,227	4.86%
80	EQUITY INSURANCE COMPANY	0.10%	\$798,051	\$788,166	\$673,775	\$583,141	73.99%
81	FOREMOST INSURANCE COMPANY GRAND RAPIDS MIC	0.10%	\$791,162	\$797,909	\$1,105,440	\$1,262,327	158.20%
82	CALIFORNIA CASUALTY GENERAL INSURANCE COMPAI	0.10%	\$774,089	\$786,378	\$500,574	\$430,104	54.69%
83	NATIONAL GENERAL INSURANCE COMPANY	0.09%	\$762,386	\$797,398	\$1,238,754	\$1,148,614	144.05%
84	GUIDEONE MUTUAL INSURANCE COMPANY	0.09%	\$737,263	\$757,191	\$104,249	\$552,777	73.00%
85	GRINNELL MUTUAL REINSURANCE COMPANY	0.09%	\$713,023	\$709,038	\$217,114	\$424,266	59.84%
86	1ST AUTO & CASUALTY INSURANCE COMPANY	0.09%	\$704,193	\$663,363	\$109,650	\$417,853	62.99%
87	DAIRYLAND INSURANCE COMPANY	0.09%	\$689,970	\$693,219	\$408,979	\$893,875	128.95%
88	STANDARD FIRE INSURANCE COMPANY	0.08%	\$678,140	\$89,077	\$0	\$44,650	50.13%
89	21ST CENTURY NORTH AMERICA INSURANCE COMPAN'	0.08%	\$658,934	\$718,500	\$209,536	\$253,842	35.33%
90	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.08%	\$650,222	\$612,543	\$270,815	\$392,105	64.01%
91	TRAVELERS PROPERTY CASUALTY INSURANCE COMP/	0.07%	\$553,070	\$578,254	\$261,085	\$309,879	53.59%
92	CONSUMERS INSURANCE USA INC	0.06%	\$505,575	\$529,553	\$491,130	\$401,242	75.77%
93	ENCOMPASS INDEMNITY COMPANY	0.06%	\$494,610	\$423,085	\$107,085	\$207,022	48.93%
94	LM INSURANCE CORPORATION	0.06%	\$472,240	\$316,457	\$33,328	\$483,791	152.88%
95	STATE AUTO PROPERTY & CASUALTY INSURANCE CON	0.05%	\$433,232	\$474,572	\$447,211	\$232,306	48.95%
96	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.05%	\$430,906	\$507,282	\$936,906	\$128,882	25.41%
97	UNITRIN PREFERRED INSURANCE COMPANY	0.05%	\$427,248	\$445,454	\$592,409	\$627,770	140.93%
98	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.05%	\$419,105	\$410,101	\$319,148	\$312,851	76.29%
99	AIG PROPERTY CASUALTY COMPANY	0.05%	\$407,491	\$402,858	\$322,226	\$433,794	107.68%
100	BENCHMARK INSURANCE COMPANY	0.05%	\$390,859	\$320,387	\$103,568	\$346,665	108.20%
101	CHUBB NATIONAL INSURANCE COMPANY	0.05%	\$369,599	\$335,603	\$436,462	\$119,076	35.48%
102	SECURA SUPREME INSURANCE COMPANY	0.05%	\$369,446	\$373,595	\$216,734	\$28,149	7.53%
103	NATIONAL SURETY CORPORATION	0.04%	\$324,102	\$293,971	\$56,313	\$906,756	308.45%
104	MENDOTA INSURANCE COMPANY	0.04%	\$314,417	\$424,467	\$643,189	\$453,087	106.74%
105	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$306,678	\$318,194	\$147,000	\$202,545	63.65%
106	FIRST LIBERTY INSURANCE CORP THE	0.04%	\$292,498	\$335,208	\$186,950	\$404,787	120.76%
107	EMCASCO INSURANCE COMPANY	0.04%	\$287,483	\$262,233	\$162,518	\$243,875	93.00%
108	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$284,096	\$274,029	\$297,152	\$10,373	3.79%
109	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$264,640	\$294,213	\$125,432	\$27,687	9.41%
110	ESSENTIA INSURANCE COMPANY	0.03%	\$237,368	\$123,149	\$0	\$41,618	33.79%
111	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.03%	\$234,580	\$246,149	\$75,046	\$97,074	39.44%
112	WARNER INSURANCE COMPANY	0.03%	\$215,086	\$260,738	\$112,388	\$31,184	11.96%
113	STILLWATER INSURANCE COMPANY	0.03%	\$214,462	\$228,809	\$259,080	\$16,485	7.20%
114	SAGAMORE INSURANCE COMPANY	0.03%	\$211,952	\$225,411	\$244,621	\$142,738	63.32%
115	NEW SOUTH INSURANCE COMPANY	0.03%	\$211,737	\$235,101	\$348,019	\$331,865	141.16%
116	HALLMARK INSURANCE COMPANY	0.03%	\$207,860	\$305,742	\$456,728	\$538,323	176.07%
117	SENTINEL INSURANCE COMPANY LTD	0.02%	\$185,481	\$168,301	\$42,857	\$119,965	71.28%
118	VIGILANT INSURANCE COMPANY	0.02%	\$179,699	\$174,066	\$89,746	\$93,524	53.73%
119	FEDERAL INSURANCE COMPANY	0.02%	\$149,832	\$148,413	\$40,000	-\$30,395	-20.48%
120	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$138,763	\$139,812	\$14,792	\$18,213	13.03%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	MID CENTURY INSURANCE COMPANY	0.02%	\$137,687	\$268,359	\$3,278,974	\$1,925,161	717.38%
122	HARTFORD CASUALTY INSURANCE CO	0.02%	\$126,486	\$127,757	\$67,500	\$62,928	49.26%
123	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$122,763	\$157,491	\$567,750	\$388,616	246.75%
124	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$118,861	\$231,522	\$365,554	\$227,377	98.21%
125	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$116,695	\$109,458	\$130,470	\$101,284	92.53%
126	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$108,021	\$82,821	\$51,606	\$45,124	54.48%
127	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$106,319	\$114,869	\$190,800	-\$5,561	-4.84%
128	METROPOLITAN DIRECT PROPERTY AND CASUALTY IN	0.01%	\$97,738	\$102,370	\$59,999	-\$8,060	-7.87%
129	FINANCIAL INDEMNITY COMPANY	0.01%	\$95,116	\$107,086	\$151,635	-\$25,533	-23.84%
130	PACIFIC INDEMNITY COMPANY	0.01%	\$91,315	\$92,880	\$29,425	\$70,103	75.48%
131	WEST AMERICAN INSURANCE COMPANY	0.01%	\$87,132	\$93,183	\$17,809	\$6,785	7.28%
132	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$85,586	\$99,054	\$39,092	\$20,408	20.60%
133	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$76,966	\$90,202	\$269,849	-\$10,154	-11.26%
134	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$66,566	\$64,825	\$7,080	\$38,985	60.14%
135	MIC GENERAL INSURANCE CORPORATION	0.01%	\$62,077	\$71,116	\$12,390	\$179	0.25%
136	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.01%	\$61,454	\$61,441	\$170,831	\$100,970	164.34%
137	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.01%	\$57,172	\$55,807	\$3,155	\$10,045	18.00%
138	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$47,664	\$50,265	\$11,998	\$26,990	53.70%
139	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$44,716	\$49,786	\$5,950	-\$2,539	-5.10%
140	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$44,423	\$26,924	\$0	\$15,000	55.71%
141	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$34,576	\$37,296	\$26,490	\$33,501	89.82%
142	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$33,039	\$34,918	\$45,880	\$102,990	294.95%
143	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$32,563	\$31,810	\$10,794	\$74,822	235.22%
144	CHARTER INDEMNITY COMPANY	0.00%	\$30,927	\$39,413	\$44,156	\$78,170	198.34%
145	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$29,763	\$30,492	\$0	\$10,311	33.82%
146	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$24,918	\$22,315	\$40,000	\$30,477	136.58%
147	MERASTAR INSURANCE COMPANY	0.00%	\$21,272	\$21,948	\$18,815	\$7,903	36.01%
148	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$21,203	\$21,380	\$59,489	\$40,864	191.13%
149	LIBERTY INSURANCE CORPORATION	0.00%	\$20,726	\$24,559	\$7,395	-\$14,237	-57.97%
150	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$18,600	\$19,659	\$0	\$0	0.00%
151	DEPOSITORS INSURANCE COMPANY	0.00%	\$13,677	\$13,537	\$39,401	\$8,254	60.97%
152	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$13,308	\$13,930	\$16,330	\$16,504	118.48%
153	IRONSHORE INDEMNITY INC	0.00%	\$13,011	\$12,442	\$0	\$0	0.00%
154	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$10,225	\$10,831	\$0	\$0	0.00%
155	INFINITY INSURANCE COMPANY	0.00%	\$9,367	\$9,131	\$100,000	\$592	6.48%
156	RLI INSURANCE COMPANY	0.00%	\$9,047	\$4,473	\$0	\$1,950	43.59%
157	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$5,899	\$6,550	\$200	\$204	3.11%
158	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$4,166	\$4,380	\$0	\$0	0.00%
159	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$3,099	\$3,418	\$20,000	-\$33,832	-989.82%
160	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$2,800	\$2,847	\$0	-\$207	-7.27%
161	TRIUMPH CASUALTY COMPANY	0.00%	\$2,098	\$2,812	\$25,000	\$24,819	882.61%
162	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$1,466	\$2,087	\$6,933	\$6,900	330.62%
163	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$1,383	\$2,532	\$0	\$0	0.00%
164	HANOVER INSURANCE COMPANY THE	0.00%	\$1,283	\$1,282	\$0	\$5,000	390.02%
165	RESPONSE INSURANCE COMPANY	0.00%	\$1,067	\$11,978	\$9,772	\$7,536	62.92%
166	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$459	\$459	\$0	\$0	0.00%
167	INTEGON INDEMNITY CORPORATION	0.00%	\$346	\$777	\$0	\$0	0.00%
168	GUIDELINE AMERICA INSURANCE COMPANY	0.00%	\$264	\$12,160	\$184,061	-\$5,239	-43.08%
169	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$246	\$394	\$0	\$0	0.00%
170	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$3	\$3,018	\$20,000	\$11,777	390.23%
171	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$1,839	N/A
172	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,968	-\$1,721	N/A
173	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$60,000	\$44,345	N/A
174	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
175	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$56,790	-\$3,971	N/A
176	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0.00%	\$0	\$0	\$20,000	-\$899,702	N/A
177	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,659	N/A
178	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$0	\$24	\$0	\$395	1645.83%
179	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$44,892	-\$153,329	N/A
180	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$28,250	\$17,528	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

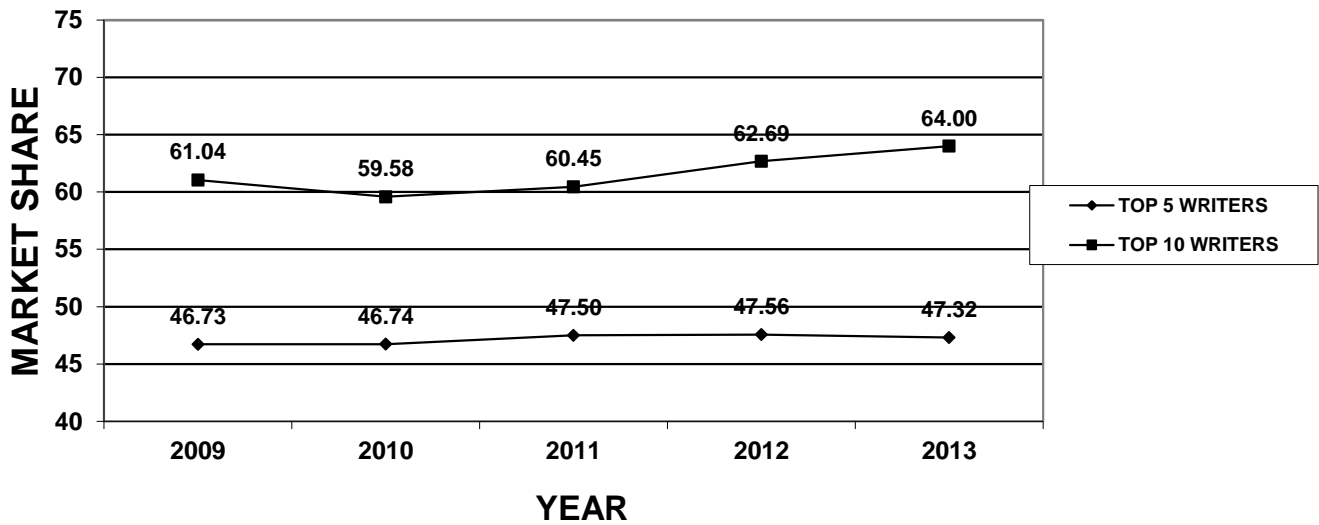
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,501	N/A
182	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$272	N/A
183	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$0	\$0	\$40,246	-\$108,793	N/A
184	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$19	\$0	\$312	1642.11%
185	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$81,952	\$94,717	N/A
186	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
187	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$60	-\$34	N/A
188	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$1,090	N/A
189	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$33,266	\$19,702	N/A
190	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
191	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$60,183	\$0	N/A
192	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
193	DIRECT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$22,500	\$2,016	N/A
194	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,400	N/A
195	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$45	N/A
196	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
197	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$666	N/A
198	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$240	-\$240	N/A
199	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$6,568	N/A
200	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$203	N/A
201	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
202	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
203	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$55	N/A
204	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$24	N/A
205	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
206	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
207	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$38	\$0	-\$180	-473.68%
208	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,838	-\$5,662	N/A
209	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$401,525	-\$484,444	N/A
210	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$6,000	-\$2,193	N/A
211	INFINITY INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A
212	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
213	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$0	\$318,191	\$234,481	N/A
214	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$116	N/A
215	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
216	MERITPLAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$180,454	N/A
217	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$155,000	\$7,106	N/A
218	NATIONAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$0	\$275	N/A
219	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$98	N/A
220	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
221	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$13,393	\$0	N/A
222	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2,681	N/A
223	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$12	\$0	-\$347	2891.67%
224	OBI NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$108	N/A
225	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$107	N/A
226	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$25,054	N/A
227	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$72,000	-\$24,149	N/A
228	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,143	N/A
229	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$183	N/A
230	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$62,822	\$13,022	N/A
231	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
232	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30,678	N/A
233	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$482,133	-\$25,149	N/A
234	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,411	N/A
235	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
236	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$724	N/A
237	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$93,000	-\$15,312	N/A
238	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103	N/A
239	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
240	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$224,782	\$224,782	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

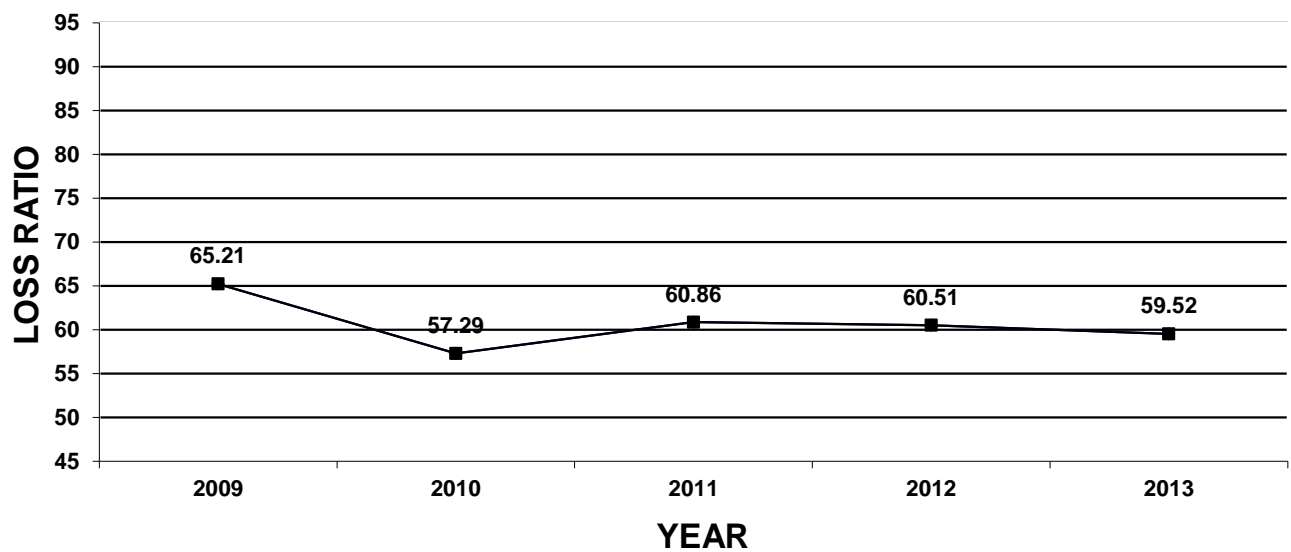
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.00%	\$0	\$0	\$160,000	\$160,000	N/A
242	WESTERN AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,200	-\$200	N/A
243	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$71	N/A
244	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$79,500	\$79,505	N/A
245	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$5,200	\$5,200	N/A
246	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	-\$5	-\$5	\$18,400	\$16,853	-337060.00%
247	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.00%	-\$15	\$104	\$48,400	\$26,919	25883.65%
248	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$62	-\$62	\$0	-\$12	19.35%
249	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$71	-\$27	\$0	\$0	0.00%
250	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	-\$125	-\$125	\$215,411	-\$605,643	484514.40%
251	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$206	\$1,715	\$57,749	-\$57,783	-3369.27%
252	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$238	\$3,042	\$345,718	-\$108,330	-3561.14%
253	GUIDEONE ELITE INSURANCE COMPANY	0.00%	-\$307	\$4,112	\$43,410	-\$7,887	-191.80%
254	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$980	\$24,210	\$1,166,841	-\$12,267	-50.67%
255	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$31,888	-\$31,888	\$2	-\$70	0.22%
256	VICTORIA FIRE & CASUALTY COMPANY	0.00%	-\$35,447	-\$35,421	\$2	-\$39	0.11%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$807,809,773</b>	<b>\$802,808,744</b>	<b>\$468,588,625</b>	<b>\$477,815,938</b>	<b>59.52%</b>

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPA	21.76%	\$137,136,877	\$135,199,183	\$84,915,610	\$86,519,194	63.99%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	12.44%	\$78,392,243	\$77,809,817	\$48,299,793	\$48,186,877	61.93%
3	FARMERS INSURANCE COMPANY INC	6.08%	\$38,346,736	\$39,940,477	\$21,057,319	\$20,669,256	51.75%
4	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	5.55%	\$34,960,848	\$34,774,827	\$25,239,352	\$25,268,785	72.66%
5	GEICO CASUALTY COMPANY	4.69%	\$29,589,953	\$27,862,298	\$16,188,711	\$17,644,950	63.33%
6	SHELTER MUTUAL INSURANCE COMPANY	4.51%	\$28,443,935	\$25,982,980	\$19,738,247	\$18,809,487	72.39%
7	SAFECO INSURANCE COMPANY OF ILLINOIS	4.05%	\$25,520,877	\$23,514,196	\$13,412,147	\$13,221,814	56.23%
8	PROGRESSIVE CASUALTY INSURANCE COMPANY	3.52%	\$22,200,389	\$21,476,243	\$14,421,218	\$15,323,605	71.35%
9	STATE FARM FIRE AND CASUALTY COMPANY	2.17%	\$13,701,678	\$13,194,898	\$8,519,675	\$8,804,131	66.72%
10	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.88%	\$11,837,807	\$11,435,277	\$7,896,933	\$8,491,664	74.26%
11	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.69%	\$10,676,995	\$10,946,435	\$6,702,980	\$6,801,953	62.14%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.65%	\$10,398,736	\$10,439,975	\$6,856,934	\$8,936,886	85.60%
13	GEICO GENERAL INS CO	1.57%	\$9,923,733	\$10,298,917	\$7,268,168	\$7,260,449	70.50%
14	AMERICAN STANDARD INSURANCE COMPANY OF WISCOI	1.43%	\$9,036,020	\$9,088,637	\$5,973,271	\$5,932,090	65.27%
15	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.28%	\$8,044,938	\$7,920,354	\$5,608,469	\$6,046,260	76.34%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.13%	\$7,143,086	\$7,136,918	\$5,538,197	\$5,558,171	77.88%
17	TRAVELERS HOME AND MARINE INSURANCE COMPANY 1	1.04%	\$6,534,525	\$7,364,935	\$4,670,025	\$4,162,461	56.52%
18	USAA CASUALTY INSURANCE COMPANY	0.92%	\$5,796,873	\$5,747,267	\$4,447,489	\$4,450,038	77.43%
19	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.90%	\$5,693,252	\$6,169,261	\$4,490,170	\$4,316,838	69.97%
20	VIKING INSURANCE COMPANY OF WISCONSIN	0.87%	\$5,503,032	\$5,558,072	\$3,390,493	\$3,069,541	55.23%
21	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.77%	\$4,875,880	\$5,411,829	\$3,167,973	\$3,188,500	58.92%
22	LM GENERAL INSURANCE COMPANY	0.76%	\$4,816,230	\$4,816,230	\$2,122,228	\$2,351,891	48.83%
23	GEICO INDEMNITY COMPANY	0.71%	\$4,455,085	\$4,794,857	\$2,566,266	\$2,449,087	51.08%
24	BRISTOL WEST INSURANCE COMPANY	0.61%	\$3,869,723	\$3,724,715	\$1,914,716	\$2,025,402	54.38%
25	SAFE AUTO INSURANCE COMPANY	0.61%	\$3,820,961	\$4,003,079	\$3,396,417	\$2,952,495	73.76%
26	PROGRESSIVE DIRECT INSURANCE COMPANY	0.60%	\$3,777,134	\$4,094,801	\$2,451,078	\$2,332,174	56.95%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.58%	\$3,655,182	\$3,575,351	\$2,386,742	\$2,484,792	69.50%
28	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.57%	\$3,572,295	\$3,679,300	\$2,366,553	\$2,397,982	65.17%
29	USAA GENERAL INDEMNITY COMPANY	0.54%	\$3,418,184	\$3,187,576	\$2,356,006	\$2,505,483	78.60%
30	GOVERNMENT EMPLOYEES INSURANCE CO	0.53%	\$3,328,247	\$3,429,935	\$2,333,471	\$2,367,079	69.01%
31	TRADERS INSURANCE COMPANY	0.52%	\$3,266,191	\$3,040,026	\$1,761,791	\$2,069,444	68.07%
32	ALLSTATE INSURANCE COMPANY	0.50%	\$3,178,041	\$3,317,478	\$2,213,245	\$2,140,414	64.52%
33	TWIN CITY FIRE INSURANCE COMPANY	0.50%	\$3,159,613	\$3,148,912	\$2,545,406	\$2,347,568	74.55%
34	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.50%	\$3,148,323	\$3,052,179	\$2,204,053	\$2,282,649	74.79%
35	ESURANCE PROPERTY & CASUALTY INSURANCE COMPA	0.46%	\$2,892,677	\$2,655,101	\$2,121,115	\$2,204,433	83.03%
36	AMERICAN NATIONAL PROPERTY & CASUALTY COMPAN	0.45%	\$2,823,955	\$2,760,301	\$1,999,991	\$2,082,651	75.45%
37	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.42%	\$2,650,651	\$2,755,926	\$1,551,426	\$1,520,787	55.18%
38	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.42%	\$2,619,902	\$2,684,827	\$1,977,804	\$1,888,383	70.34%
39	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAI	0.41%	\$2,597,974	\$2,726,437	\$1,604,605	\$1,591,137	58.36%
40	COLUMBIA MUTUAL INSURANCE COMPANY	0.40%	\$2,518,066	\$2,608,173	\$1,638,286	\$1,532,238	58.75%
41	COUNTRY PREFERRED INSURANCE COMPANY	0.37%	\$2,302,136	\$2,235,674	\$1,636,670	\$1,694,618	75.80%
42	MERIDIAN SECURITY INSURANCE COMPANY	0.36%	\$2,243,184	\$2,492,651	\$1,854,891	\$1,808,801	72.57%
43	CAMERON MUTUAL INSURANCE COMPANY	0.35%	\$2,192,718	\$2,253,443	\$1,449,688	\$1,351,697	59.98%
44	GARRISON PROPERTY AND CASUALTY INSURANCE COM	0.32%	\$2,015,531	\$2,032,037	\$1,379,156	\$1,349,075	66.39%
45	ALFA VISION INSURANCE CORPORATION	0.31%	\$1,951,700	\$1,866,515	\$1,301,581	\$1,327,771	71.14%
46	PERMANENT GENERAL ASSURANCE CORPORATION	0.30%	\$1,877,058	\$1,823,743	\$778,894	\$1,056,626	57.94%
47	ELECTRIC INSURANCE COMPANY	0.29%	\$1,853,708	\$1,900,778	\$1,534,807	\$1,569,497	82.57%
48	TRUMBULL INSURANCE COMPANY	0.28%	\$1,794,007	\$1,712,655	\$1,197,435	\$1,280,214	74.75%
49	OWNERS INSURANCE COMPANY	0.27%	\$1,694,825	\$1,710,450	\$1,211,108	\$1,203,353	70.35%
50	PROGRESSIVE MAX INSURANCE COMPANY	0.26%	\$1,642,527	\$1,681,400	\$935,227	\$980,023	58.29%
51	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.23%	\$1,477,186	\$1,580,117	\$1,070,092	\$915,058	57.91%
52	YOUNG AMERICA INSURANCE COMPANY	0.23%	\$1,449,682	\$1,808,237	\$1,195,847	\$1,112,154	61.50%
53	ALFA SPECIALTY INSURANCE CORPORATION	0.22%	\$1,392,549	\$1,277,661	\$789,735	\$847,777	66.35%
54	CAMERON NATIONAL INSURANCE COMPANY	0.22%	\$1,359,520	\$1,379,653	\$1,027,902	\$1,017,924	73.78%
55	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.21%	\$1,299,651	\$1,237,449	\$603,049	\$732,296	59.18%
56	ALLSTATE INDEMNITY COMPANY	0.20%	\$1,292,069	\$1,117,975	\$601,146	\$650,617	58.20%
57	DIRECT GENERAL INSURANCE COMPANY	0.20%	\$1,289,436	\$1,402,732	\$1,055,247	\$550,511	39.25%
58	HORACE MANN INSURANCE COMPANY	0.20%	\$1,243,743	\$1,172,366	\$561,904	\$469,107	40.01%
59	AMCO INSURANCE COMPANY	0.18%	\$1,151,469	\$335,170	\$92,180	\$491,550	146.66%
60	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$1,131,987	\$1,139,812	\$877,893	\$873,705	76.65%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AUTO OWNERS INSURANCE COMPANY	0.18%	\$1,122,412	\$1,150,080	\$845,857	\$830,664	72.23%
62	OMNI INDEMNITY COMPANY	0.17%	\$1,071,876	\$1,058,808	\$753,791	\$473,069	44.68%
63	GRINNELL SELECT INSURANCE COMPANY	0.17%	\$1,056,342	\$1,019,853	\$611,579	\$703,072	68.94%
64	ACUITY A MUTUAL INSURANCE COMPANY	0.17%	\$1,050,939	\$1,068,634	\$652,636	\$626,691	58.64%
65	PROPERTY & CASUALTY INSURANCE COMPANY OF HAR	0.16%	\$992,785	\$1,053,261	\$815,505	\$750,682	71.27%
66	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.15%	\$964,436	\$976,483	\$494,016	\$171,292	17.54%
67	UNITED HOME INSURANCE COMPANY	0.14%	\$912,726	\$633,932	\$316,112	\$382,226	60.29%
68	METROPOLITAN GROUP PROPERTY & CASUALTY INSUR	0.14%	\$909,080	\$869,641	\$536,737	\$683,276	78.57%
69	INSUREMAX INSURANCE COMPANY	0.14%	\$897,909	\$966,740	\$760,454	\$733,881	75.91%
70	AFFIRMATIVE INSURANCE COMPANY	0.14%	\$878,739	\$1,024,162	\$550,118	\$626,109	61.13%
71	EQUITY INSURANCE COMPANY	0.13%	\$830,814	\$818,384	\$44,767	\$38,745	4.73%
72	HAULERS INSURANCE COMPANY INC	0.11%	\$714,028	\$728,463	\$854,734	\$578,067	79.35%
73	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$672,382	\$741,910	\$451,947	\$349,592	47.12%
74	NATIONAL GENERAL INSURANCE ONLINE INC	0.11%	\$665,526	\$700,904	\$509,287	\$545,913	77.89%
75	AMICA MUTUAL INSURANCE COMPANY	0.10%	\$654,464	\$618,531	\$434,348	\$482,753	78.05%
76	ASSURANCEAMERICA INSURANCE COMPANY	0.10%	\$641,010	\$595,637	\$365,590	\$547,975	92.00%
77	1ST AUTO & CASUALTY INSURANCE COMPANY	0.10%	\$621,885	\$581,994	\$363,608	\$377,768	64.91%
78	CINCINNATI INSURANCE COMPANY THE	0.10%	\$617,773	\$553,498	\$519,262	\$502,351	90.76%
79	ESURANCE INSURANCE COMPANY	0.10%	\$612,258	\$671,580	\$525,413	\$456,452	67.97%
80	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$609,773	\$612,785	\$332,067	\$348,201	56.82%
81	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.09%	\$560,699	\$543,762	\$277,823	\$230,162	42.33%
82	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.09%	\$558,207	\$552,898	\$697,853	\$835,404	151.10%
83	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.09%	\$548,409	\$512,152	\$243,394	\$272,562	53.22%
84	CALIFORNIA CASUALTY GENERAL INSURANCE COMPAN	0.09%	\$544,224	\$549,529	\$483,799	\$497,827	90.59%
85	TOPA INSURANCE COMPANY	0.08%	\$534,132	\$637,827	\$975,131	\$340,977	53.46%
86	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.08%	\$492,510	\$523,974	\$357,995	\$295,630	56.42%
87	CONSUMERS INSURANCE USA INC	0.08%	\$482,316	\$505,413	\$468,536	\$382,782	75.74%
88	GRINNELL MUTUAL REINSURANCE COMPANY	0.07%	\$469,300	\$467,723	\$260,828	\$277,415	59.31%
89	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.07%	\$462,001	\$281,775	\$46,967	-\$22,997	-8.16%
90	STANDARD FIRE INSURANCE COMPANY	0.07%	\$460,007	\$60,476	\$7,364	\$15,948	26.37%
91	DAIRYLAND INSURANCE COMPANY	0.07%	\$459,798	\$469,742	\$281,107	\$537,451	114.41%
92	BENCHMARK INSURANCE COMPANY	0.07%	\$446,668	\$366,238	\$178,956	\$305,141	83.32%
93	LM INSURANCE CORPORATION	0.07%	\$442,164	\$442,164	\$0	-\$9,819	-2.22%
94	TRAVELERS PROPERTY CASUALTY INSURANCE COMPAN	0.07%	\$411,208	\$430,001	\$271,053	\$268,299	62.39%
95	NATIONAL GENERAL INSURANCE COMPANY	0.06%	\$409,596	\$432,114	\$404,710	\$412,195	95.39%
96	UNITRIN PREFERRED INSURANCE COMPANY	0.06%	\$389,457	\$406,053	\$290,006	\$307,317	75.68%
97	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$366,687	\$353,312	\$158,240	\$144,209	40.82%
98	SECURA SUPREME INSURANCE COMPANY	0.05%	\$339,193	\$341,026	\$166,094	\$129,736	38.04%
99	ENCOMPASS INDEMNITY COMPANY	0.05%	\$322,788	\$270,311	\$223,690	\$244,574	90.48%
100	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$295,817	\$339,259	\$166,240	\$172,947	50.98%
101	STATE AUTO PROPERTY & CASUALTY INSURANCE COMF	0.04%	\$275,552	\$301,846	\$198,675	\$196,774	65.19%
102	MENDOTA INSURANCE COMPANY	0.04%	\$252,316	\$340,194	\$314,086	\$251,976	74.07%
103	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.04%	\$248,945	\$256,538	\$93,806	\$85,110	33.18%
104	HALLMARK INSURANCE COMPANY	0.04%	\$225,642	\$335,416	\$335,489	\$301,077	89.76%
105	CHUBB NATIONAL INSURANCE COMPANY	0.04%	\$224,412	\$201,173	\$118,703	\$116,000	57.66%
106	EMCASCO INSURANCE COMPANY	0.03%	\$203,720	\$197,570	\$148,263	\$165,871	83.96%
107	SAGAMORE INSURANCE COMPANY	0.03%	\$194,720	\$200,844	\$154,140	\$118,144	58.82%
108	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$188,431	\$193,566	\$98,090	\$130,868	67.61%
109	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.03%	\$184,565	\$219,627	\$157,848	\$50,688	23.08%
110	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$169,776	\$161,483	\$46,653	\$36,263	22.46%
111	NEW SOUTH INSURANCE COMPANY	0.03%	\$163,556	\$180,680	\$220,127	\$195,775	108.35%
112	TEACHERS INSURANCE COMPANY	0.02%	\$156,564	\$166,183	\$33,895	-\$19,863	-11.95%
113	STILLWATER INSURANCE COMPANY	0.02%	\$154,927	\$165,371	\$96,250	\$95,277	57.61%
114	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$118,994	\$231,515	\$163,489	\$150,460	64.99%
115	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$118,543	\$124,389	\$84,765	\$109,647	88.15%
116	VIGILANT INSURANCE COMPANY	0.02%	\$108,402	\$103,697	\$88,694	\$83,996	81.00%
117	WARNER INSURANCE COMPANY	0.02%	\$106,493	\$129,097	\$102,736	\$28,506	22.08%
118	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$103,718	\$97,500	\$34,988	\$38,562	39.55%
119	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$97,772	\$127,692	\$91,442	\$99,601	78.00%
120	AUTO CLUB FAMILY INSURANCE COMPANY	0.02%	\$97,272	\$113,426	\$65,431	\$50,234	44.29%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	SENTINEL INSURANCE COMPANY LTD	0.01%	\$93,710	\$85,466	\$63,299	\$65,499	76.64%
122	MID CENTURY INSURANCE COMPANY	0.01%	\$92,012	\$179,127	\$115,537	\$94,566	52.79%
123	FEDERAL INSURANCE COMPANY	0.01%	\$88,530	\$86,370	\$37,250	\$32,450	37.57%
124	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.01%	\$85,926	\$89,876	\$52,676	-\$7,077	-7.87%
125	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$84,127	\$64,500	\$12,940	\$11,314	17.54%
126	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$78,187	\$81,531	\$34,759	\$7,672	9.41%
127	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$77,566	\$80,125	\$38,865	\$40,317	50.32%
128	FINANCIAL INDEMNITY COMPANY	0.01%	\$72,042	\$80,923	\$11,749	\$564	0.70%
129	HARTFORD CASUALTY INSURANCE CO	0.01%	\$59,847	\$61,008	\$39,210	\$43,593	71.45%
130	WEST AMERICAN INSURANCE COMPANY	0.01%	\$56,198	\$60,538	\$37,695	\$14,362	23.72%
131	PACIFIC INDEMNITY COMPANY	0.01%	\$55,277	\$55,564	\$26,411	\$23,179	41.72%
132	NATIONAL SURETY CORPORATION	0.01%	\$44,804	\$40,986	\$97,799	\$98,851	241.18%
133	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$43,821	\$50,717	\$46,260	\$24,150	47.62%
134	ESSENTIA INSURANCE COMPANY	0.01%	\$42,816	\$22,152	\$11,163	\$6,936	31.31%
135	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$38,174	\$40,156	\$56,734	\$49,886	124.23%
136	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$35,723	\$38,651	\$10,547	\$3,507	9.07%
137	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$32,229	\$35,266	\$6,809	\$2,891	8.20%
138	FIREMANS FUND INSURANCE COMPANY	0.01%	\$31,708	\$34,866	\$306,867	\$286,153	820.72%
139	SHELTER GENERAL INSURANCE COMPANY	0.00%	\$31,281	\$2,474	\$195,530	\$25,887	1046.36%
140	CHARTER INDEMNITY COMPANY	0.00%	\$30,412	\$38,667	\$17,357	\$11,585	29.96%
141	IRONSHORE INDEMNITY INC	0.00%	\$30,358	\$29,033	\$0	\$0	0.00%
142	MADISON MUTUAL INSURANCE COMPANY	0.00%	\$30,206	\$18,307	\$11,609	\$20,309	110.94%
143	MIC GENERAL INSURANCE CORPORATION	0.00%	\$28,846	\$33,284	\$7,053	\$426	1.28%
144	METROPOLITAN CASUALTY INSURANCE COMPANY	0.00%	\$28,373	\$29,920	\$7,141	\$16,066	53.70%
145	AIG PROPERTY CASUALTY COMPANY	0.00%	\$24,696	\$24,416	\$19,529	\$1,554	6.36%
146	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$23,886	\$22,534	\$4,717	\$8,162	36.22%
147	LIBERTY INSURANCE CORPORATION	0.00%	\$18,366	\$21,433	\$2,116	\$2,449	11.43%
148	MERASTAR INSURANCE COMPANY	0.00%	\$15,492	\$15,984	\$2,000	\$840	5.26%
149	OMNI INSURANCE COMPANY	0.00%	\$14,480	\$22,890	\$40,707	\$25,631	111.97%
150	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$12,436	\$10,857	\$5,453	\$5,391	49.65%
151	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$11,351	\$11,881	\$13,928	\$14,077	118.48%
152	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$10,563	\$11,199	\$3,241	-\$7,934	-70.85%
153	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$9,239	\$9,808	\$3,517	\$10,056	102.53%
154	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$7,823	\$6,609	\$0	\$0	0.00%
155	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$7,732	\$7,408	\$0	\$0	0.00%
156	FOREMOST PROPERTY AND CASUALTY INSURANCE CON	0.00%	\$6,782	\$6,946	\$7,846	\$5,679	81.76%
157	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$6,688	\$9,469	\$31,854	\$31,779	335.61%
158	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$5,532	\$6,042	\$0	-\$803	-13.29%
159	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$5,409	\$5,525	\$1,129	\$1,868	33.81%
160	INFINITY INSURANCE COMPANY	0.00%	\$4,668	\$4,445	\$0	-\$1,054	-23.71%
161	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$4,198	\$4,613	\$19,170	\$19,556	423.93%
162	RLI INSURANCE COMPANY	0.00%	\$3,636	\$1,798	\$2,774	\$3,558	197.89%
163	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$2,066	\$2,279	\$3,500	-\$5,921	-259.81%
164	TRIUMPHE CASUALTY COMPANY	0.00%	\$1,268	\$1,643	\$0	\$0	0.00%
165	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$1,104	\$1,566	\$0	\$0	0.00%
166	DEPOSITORS INSURANCE COMPANY	0.00%	\$1,005	\$1,038	\$0	-\$6	-0.58%
167	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$944	\$957	\$1	-\$23	-2.40%
168	RESPONSE INSURANCE COMPANY	0.00%	\$869	\$9,752	\$19,787	\$15,259	156.47%
169	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$807	\$839	\$1,150	\$1,150	137.07%
170	HANOVER INSURANCE COMPANY THE	0.00%	\$533	\$533	\$0	\$0	0.00%
171	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$405	\$2,028	\$0	\$0	0.00%
172	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$388	\$9,777	\$47,514	-\$2,497	-25.54%
173	INTEGON INDEMNITY CORPORATION	0.00%	\$293	\$652	\$0	\$0	0.00%
174	COMPANION PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$267	\$5,394	\$0	-\$1,536	-28.48%
175	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$267	\$267	\$0	\$0	0.00%
176	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$250	\$264	\$0	-\$19	-7.20%
177	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$196	\$315	\$0	\$0	0.00%
178	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$14	\$14	-\$30,044	\$139,469	996207.14%
179	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$2	\$2,414	\$2,727	\$1,607	66.57%
180	21ST CENTURY ADVANTAGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,733	N/A

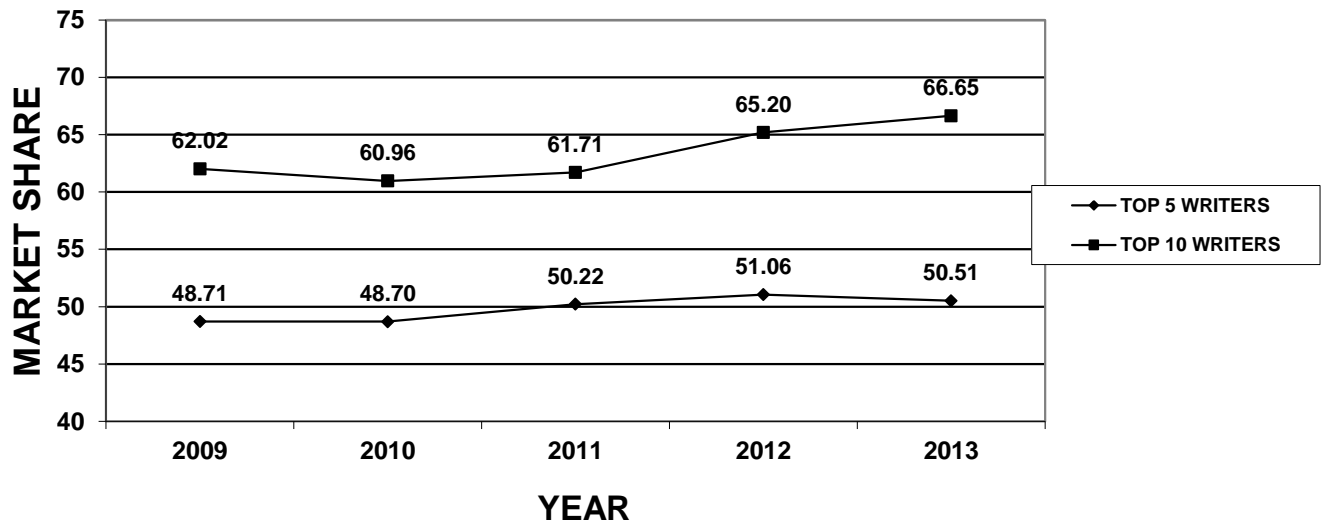


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

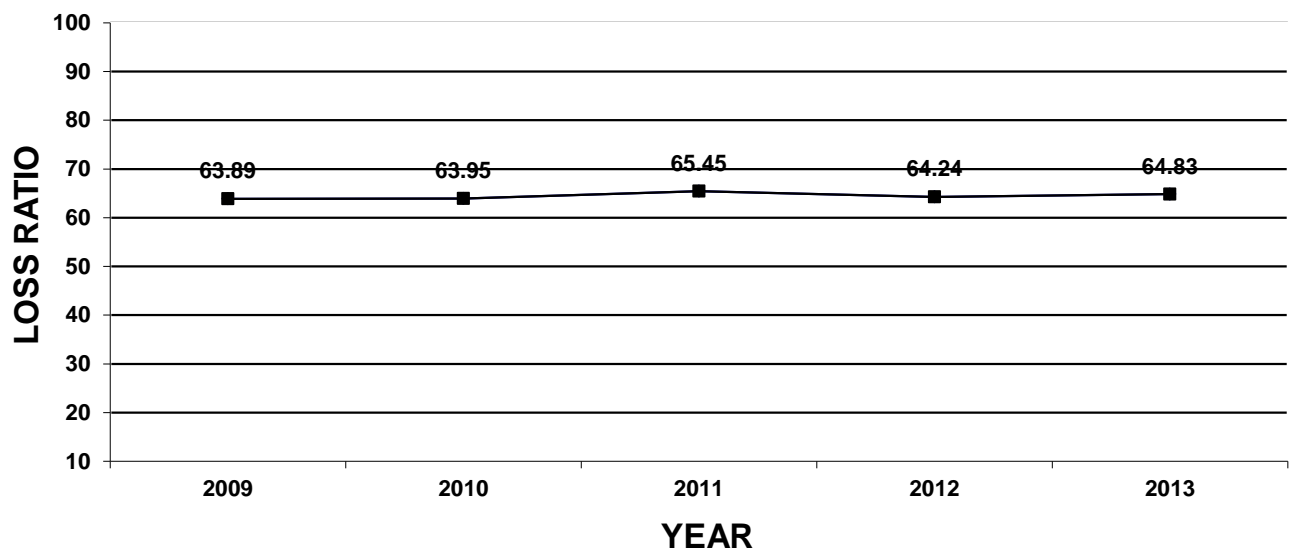
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
182	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
183	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$343	N/A
184	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$430	\$5,799	N/A
185	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.00%	\$0	\$0	\$0	-\$110	N/A
186	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,392	N/A
187	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$1,832	-\$6,259	N/A
188	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$2,013	\$1,741	N/A
189	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$0	N/A
190	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$240	N/A
191	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$0	\$0	\$848	\$0	N/A
192	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	-\$45,000	-\$50,288	N/A
193	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$32,151	\$22,804	N/A
194	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
195	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$3,744	\$0	N/A
196	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,200	N/A
197	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$47	N/A
198	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$5,265	\$5,265	N/A
199	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
200	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
201	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
202	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
203	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$26	\$0	-\$117	-450.00%
204	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$26	N/A
205	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,766	-\$7,058	N/A
206	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	\$0	\$0	\$12,987	\$9,571	N/A
207	MERITPLAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$161,907	N/A
208	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$280	N/A
209	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	\$9,166	-\$25,772	N/A
210	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
211	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
212	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMF	0.00%	\$0	\$0	\$0	\$0	N/A
213	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$14,114	\$0	N/A
214	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
215	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$4	\$0	\$0	0.00%
216	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$133	N/A
217	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
218	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$3,030	\$2,983	N/A
219	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
220	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$360	\$360	N/A
221	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
222	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$441	N/A
223	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$231	N/A
224	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$27	N/A
225	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$693	N/A
226	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$5,783	\$5,783	N/A
227	WESTERN AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,701	\$2,701	N/A
228	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$8	N/A
229	ONEBEACON INSURANCE COMPANY	0.00%	-\$16	-\$16	-\$1,185	-\$2,045	12781.25%
230	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$20	\$123	\$0	\$0	0.00%
231	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$43	\$190	\$0	\$0	0.00%
232	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$163	\$2,326	\$22,629	-\$16,080	-691.32%
233	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$187	\$1,682	\$12,575	-\$46,042	-2737.34%
234	GUIDEONE ELITE INSURANCE COMPANY	0.00%	-\$257	\$3,293	\$33,441	\$4,492	136.41%
235	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$1,118	\$22,299	\$102,646	-\$1,079	-4.84%
TOTAL		100.00%	\$630,362,215	\$623,880,369	\$401,477,789	\$404,489,507	64.83%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	25.03%	\$21,097,070	\$21,123,420	\$12,316,054	\$12,615,032	59.72%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13.94%	\$11,754,060	\$11,893,962	\$6,988,650	\$6,250,855	52.55%
3	SHELTER MUTUAL INSURANCE COMPANY	8.12%	\$6,841,544	\$6,798,770	\$3,927,146	\$3,742,358	55.04%
4	FARMERS INSURANCE COMPANY INC	5.89%	\$4,967,041	\$5,194,873	\$3,266,469	\$3,136,090	60.37%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.77%	\$4,019,809	\$3,694,996	\$1,893,326	\$1,866,458	50.51%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.56%	\$2,996,886	\$3,010,364	\$1,901,554	\$2,363,610	78.52%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.63%	\$2,216,752	\$2,220,282	\$1,225,504	\$1,302,101	58.65%
8	PROGRESSIVE CASUALTY INSURANCE COMPANY	2.41%	\$2,030,108	\$1,970,089	\$1,271,538	\$1,236,955	62.79%
9	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.10%	\$1,774,068	\$1,773,888	\$943,946	\$810,077	45.67%
10	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	1.70%	\$1,430,242	\$1,459,436	\$790,299	\$801,948	54.95%
11	USAA CASUALTY INSURANCE COMPANY	1.58%	\$1,331,820	\$1,320,071	\$719,284	\$674,402	51.09%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.48%	\$1,243,330	\$1,226,506	\$831,560	\$935,314	76.26%
13	GEICO GENERAL INS CO	1.40%	\$1,183,151	\$1,214,239	\$607,658	\$622,824	51.29%
14	GEICO CASUALTY COMPANY	1.26%	\$1,063,381	\$971,645	\$794,865	\$938,582	96.60%
15	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.26%	\$1,058,531	\$1,000,790	\$481,880	\$596,744	59.63%
16	TWIN CITY FIRE INSURANCE COMPANY	1.08%	\$910,607	\$912,205	\$681,295	\$668,235	73.25%
17	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.05%	\$886,555	\$982,119	\$643,359	\$532,659	54.24%
18	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.02%	\$856,595	\$883,298	\$478,950	\$461,945	52.30%
19	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.97%	\$818,841	\$883,801	\$443,057	\$439,491	49.73%
20	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.85%	\$717,482	\$692,256	\$523,226	\$514,384	74.31%
21	USAA GENERAL INDEMNITY COMPANY	0.80%	\$678,306	\$609,798	\$304,278	\$373,973	61.33%
22	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.71%	\$595,567	\$666,735	\$389,219	\$346,909	52.03%
23	GOVERNMENT EMPLOYEES INSURANCE CO	0.64%	\$543,127	\$558,563	\$266,152	\$278,485	49.86%
24	TRUMBULL INSURANCE COMPANY	0.64%	\$542,548	\$516,276	\$211,341	\$259,766	50.32%
25	CORNERSTONE NATIONAL INSURANCE COMPANY	0.62%	\$525,033	\$526,545	\$213,544	\$172,972	32.85%
26	PROGRESSIVE MAX INSURANCE COMPANY	0.59%	\$495,933	\$506,101	\$374,990	\$362,944	71.71%
27	PROGRESSIVE DIRECT INSURANCE COMPANY	0.58%	\$487,496	\$527,709	\$306,525	\$305,479	57.89%
28	COLUMBIA MUTUAL INSURANCE COMPANY	0.56%	\$474,731	\$517,587	\$213,219	\$216,744	41.88%
29	COUNTRY PREFERRED INSURANCE COMPANY	0.56%	\$474,484	\$457,991	\$285,689	\$259,082	56.57%
30	ALLSTATE INSURANCE COMPANY	0.55%	\$465,846	\$485,714	\$289,265	\$270,561	55.70%
31	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.50%	\$424,121	\$420,286	\$264,303	\$305,971	72.80%
32	CAMERON MUTUAL INSURANCE COMPANY	0.50%	\$418,129	\$434,371	\$325,513	\$375,769	86.51%
33	GARRISON PROPERTY AND CASUALTY INSURANCE COMF	0.46%	\$384,202	\$387,618	\$173,103	\$147,310	38.00%
34	MERIDIAN SECURITY INSURANCE COMPANY	0.44%	\$369,751	\$410,871	\$332,945	\$433,434	105.49%
35	GEICO INDEMNITY COMPANY	0.43%	\$363,784	\$353,326	\$159,212	\$158,397	44.83%
36	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.42%	\$352,089	\$360,269	\$308,856	\$321,973	89.37%
37	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.41%	\$347,679	\$372,455	\$253,216	\$203,468	54.63%
38	OWNERS INSURANCE COMPANY	0.41%	\$346,585	\$345,881	\$138,615	\$176,777	51.11%
39	LM GENERAL INSURANCE COMPANY	0.41%	\$344,603	\$265,839	\$309,259	\$402,580	151.44%
40	VIKING INSURANCE COMPANY OF WISCONSIN	0.36%	\$304,717	\$313,734	\$131,478	\$150,943	48.11%
41	CAMERON NATIONAL INSURANCE COMPANY	0.34%	\$289,629	\$309,127	\$222,132	\$269,597	87.21%
42	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.31%	\$262,794	\$262,259	\$0	\$0	0.00%
43	BRISTOL WEST INSURANCE COMPANY	0.31%	\$259,152	\$255,478	\$137,213	\$136,706	53.51%
44	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.30%	\$250,997	\$265,678	\$200,614	\$164,927	62.08%
45	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.28%	\$237,745	\$235,546	\$128,905	\$221,869	94.19%
46	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.25%	\$212,886	\$224,862	\$223,159	\$204,696	91.03%
47	SAFE AUTO INSURANCE COMPANY	0.25%	\$212,751	\$222,891	\$189,112	\$164,395	73.76%
48	AUTO OWNERS INSURANCE COMPANY	0.25%	\$208,026	\$211,070	\$140,361	\$156,392	74.09%
49	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.23%	\$193,839	\$179,530	\$239,714	\$277,756	154.71%
50	ACUITY A MUTUAL INSURANCE COMPANY	0.22%	\$188,603	\$187,622	\$98,064	\$80,108	42.70%
51	GRINNELL SELECT INSURANCE COMPANY	0.22%	\$186,044	\$179,028	\$157,215	\$249,722	139.49%
52	COUNTRY MUTUAL INSURANCE COMPANY	0.22%	\$182,763	\$185,313	\$147,459	\$113,061	61.01%
53	GUIDEONE MUTUAL INSURANCE COMPANY	0.19%	\$160,008	\$163,931	\$56,028	\$89,260	54.45%
54	AMICA MUTUAL INSURANCE COMPANY	0.16%	\$134,671	\$133,206	\$34,008	-\$27,538	-20.67%
55	HAULERS INSURANCE COMPANY INC	0.16%	\$133,181	\$135,873	\$92,774	\$88,685	65.27%
56	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.15%	\$124,291	\$127,053	\$39,822	\$39,820	31.34%
57	UNITED HOME INSURANCE COMPANY	0.15%	\$123,062	\$85,473	\$35,244	\$42,615	49.86%
58	DAIRYLAND INSURANCE COMPANY	0.14%	\$118,419	\$111,815	\$33,399	\$55,593	49.72%
59	ALFA SPECIALTY INSURANCE CORPORATION	0.13%	\$110,576	\$113,435	\$38,914	\$41,414	36.51%
60	NATIONAL GENERAL INSURANCE ONLINE INC	0.13%	\$110,116	\$117,700	\$85,734	\$104,512	88.80%
61	ESURANCE INSURANCE COMPANY	0.13%	\$109,310	\$118,968	\$100,794	\$113,624	95.51%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.12%	\$102,630	\$110,781	\$57,372	\$50,128	45.25%
63	CINCINNATI INSURANCE COMPANY THE	0.12%	\$100,692	\$91,305	\$70,092	\$114,502	125.41%
64	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.12%	\$98,684	\$98,118	\$60,558	\$77,091	78.57%
65	ALFA VISION INSURANCE CORPORATION	0.12%	\$97,565	\$89,637	\$27,068	\$27,567	30.75%
66	CONSUMERS INSURANCE USA INC	0.11%	\$92,960	\$96,451	\$90,304	\$73,776	76.49%
67	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.11%	\$90,398	\$87,571	\$44,743	\$37,067	42.33%
68	GRINNELL MUTUAL REINSURANCE COMPANY	0.10%	\$88,209	\$87,627	\$74,131	\$46,132	52.65%
69	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$87,383	\$93,903	\$45,225	\$19,896	21.19%
70	1ST AUTO & CASUALTY INSURANCE COMPANY	0.10%	\$83,471	\$80,075	\$85,746	\$99,863	124.71%
71	FIREMANS FUND INSURANCE COMPANY	0.08%	\$66,839	\$69,173	\$33,009	\$16,300	23.56%
72	NATIONAL GENERAL INSURANCE COMPANY	0.08%	\$66,559	\$70,076	\$96,493	\$87,566	124.96%
73	AIG PROPERTY CASUALTY COMPANY	0.07%	\$61,741	\$61,039	\$48,822	-\$6,056	-9.92%
74	ENCOMPASS INDEMNITY COMPANY	0.07%	\$55,730	\$47,000	\$20,978	\$37,868	80.57%
75	ESSENTIA INSURANCE COMPANY	0.06%	\$54,322	\$28,258	\$12	\$8,918	31.56%
76	EQUITY INSURANCE COMPANY	0.06%	\$53,033	\$52,065	\$701,324	\$606,984	1165.82%
77	TRAVELERS PROPERTY CASUALTY INSURANCE COMPAN	0.06%	\$51,815	\$53,785	\$34,884	\$27,389	50.92%
78	UNITED FIRE AND CASUALTY COMPANY	0.06%	\$51,490	\$52,015	\$13,632	\$23,755	45.67%
79	SECURA SUPREME INSURANCE COMPANY	0.06%	\$50,556	\$50,692	\$17,546	\$7,944	15.67%
80	EMCASCO INSURANCE COMPANY	0.06%	\$48,971	\$49,186	\$19,294	\$24,592	50.00%
81	STANDARD FIRE INSURANCE COMPANY	0.06%	\$47,115	\$6,316	\$0	\$0	0.00%
82	UNITRIN PREFERRED INSURANCE COMPANY	0.06%	\$46,385	\$48,362	\$35,698	\$37,830	78.22%
83	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$44,626	\$45,756	\$42,051	\$39,108	85.47%
84	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.05%	\$39,708	\$43,497	\$35,014	\$21,998	50.57%
85	SHELTER GENERAL INSURANCE COMPANY	0.05%	\$39,614	\$46,967	\$48,949	\$6,481	13.80%
86	ASSURANCEAMERICA INSURANCE COMPANY	0.05%	\$38,567	\$36,840	\$7,945	\$11,819	32.08%
87	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.04%	\$33,703	\$40,016	\$45,587	\$10,928	27.31%
88	FIRST LIBERTY INSURANCE CORP THE	0.04%	\$32,474	\$38,062	\$21,961	\$11,088	29.13%
89	ALLSTATE INDEMNITY COMPANY	0.04%	\$30,903	\$28,045	\$25,112	\$26,045	92.87%
90	TRADERS INSURANCE COMPANY	0.04%	\$29,698	\$28,335	\$19,204	\$33,896	119.63%
91	LM INSURANCE CORPORATION	0.03%	\$28,562	\$23,704	\$11,378	\$25,339	106.90%
92	NATIONAL SURETY CORPORATION	0.03%	\$28,415	\$26,652	\$61,411	\$72,521	272.10%
93	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$24,475	\$26,927	\$11,480	\$2,534	9.41%
94	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.03%	\$21,410	\$19,040	\$5,000	\$1,010	5.30%
95	SAGAMORE INSURANCE COMPANY	0.02%	\$20,539	\$20,704	\$7,000	\$3,251	15.70%
96	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$19,903	\$21,544	\$15,631	\$10,888	50.54%
97	MENDOTA INSURANCE COMPANY	0.02%	\$19,662	\$26,332	\$15,188	\$5,188	19.70%
98	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$19,021	\$19,959	\$3,053	\$3,949	19.79%
99	WARNER INSURANCE COMPANY	0.02%	\$17,172	\$20,816	\$32,124	\$8,913	42.82%
100	PERMANENT GENERAL ASSURANCE CORPORATION	0.02%	\$16,611	\$16,139	\$14,065	\$19,080	118.22%
101	NEW SOUTH INSURANCE COMPANY	0.02%	\$16,312	\$17,935	\$6,387	\$5,146	28.69%
102	HARTFORD CASUALTY INSURANCE CO	0.02%	\$16,030	\$15,926	\$7,191	\$682	4.28%
103	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$16,020	\$15,143	\$0	\$0	0.00%
104	SENTINEL INSURANCE COMPANY LTD	0.02%	\$15,775	\$14,387	\$10,502	\$11,384	79.13%
105	STILLWATER INSURANCE COMPANY	0.02%	\$15,629	\$16,739	\$2,553	\$52	0.31%
106	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$15,109	\$13,703	\$0	-\$2,646	-19.31%
107	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$14,443	\$14,935	\$9,500	\$9,135	61.17%
108	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.02%	\$14,254	\$14,927	\$8,749	-\$1,175	-7.87%
109	INSUREMAX INSURANCE COMPANY	0.01%	\$12,286	\$13,744	\$10,811	\$10,433	75.91%
110	IRONSHORE INDEMNITY INC	0.01%	\$11,655	\$11,145	\$0	\$0	0.00%
111	MID CENTURY INSURANCE COMPANY	0.01%	\$11,545	\$20,388	\$5,033	-\$4,931	-24.19%
112	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$11,303	\$8,666	\$0	\$0	0.00%
113	AMERICAN MODERN SELECT INSURANCE COMPANY	0.01%	\$10,979	\$11,263	\$0	\$0	0.00%
114	WEST AMERICAN INSURANCE COMPANY	0.01%	\$10,928	\$11,633	\$5,075	\$1,934	16.63%
115	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$9,858	\$12,779	\$17,853	\$56,438	441.65%
116	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.01%	\$8,980	\$8,785	\$0	\$0	0.00%
117	AFFIRMATIVE INSURANCE COMPANY	0.01%	\$8,973	\$12,077	\$8,617	\$9,350	77.42%
118	MIC GENERAL INSURANCE CORPORATION	0.01%	\$8,631	\$10,080	-\$1,863	-\$222	-2.20%
119	FOREMOST PROPERTY AND CASUALTY INSURANCE COM	0.01%	\$8,597	\$8,217	\$0	\$0	0.00%
120	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$7,937	\$8,507	\$2,708	\$425	5.00%
121	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$7,634	\$4,627	\$0	\$1,000	21.61%
122	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$7,085	\$8,200	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

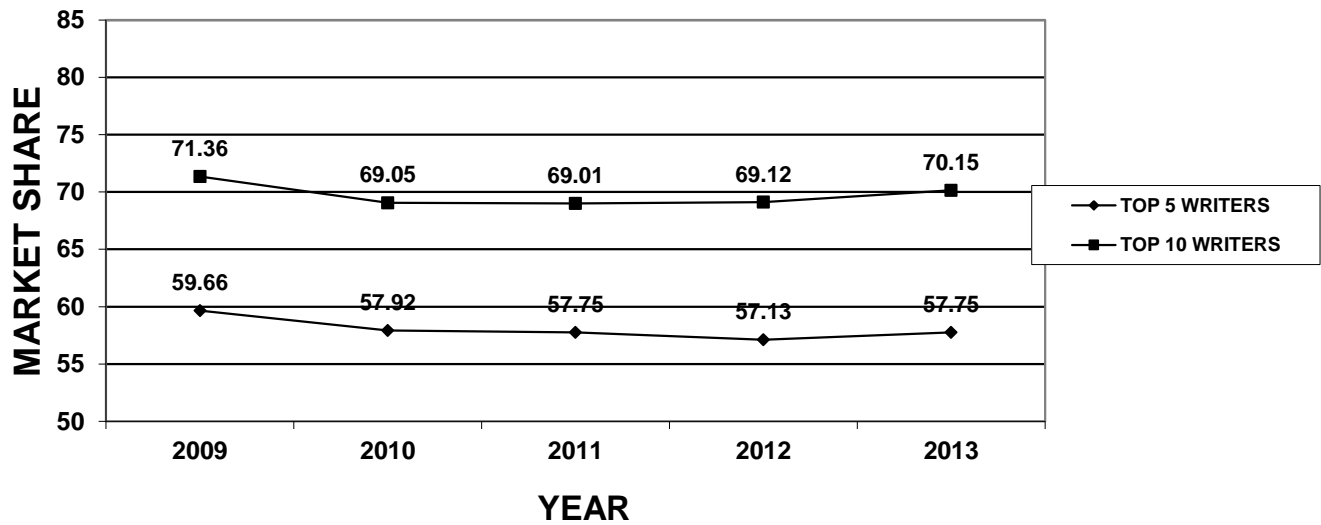
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$6,531	\$7,942	\$2,000	-\$676	-8.51%
124	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$6,256	\$11,628	\$2,500	-\$7,198	-61.90%
125	HALLMARK INSURANCE COMPANY	0.01%	\$5,867	\$9,151	\$13,679	\$11,026	120.49%
126	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$5,807	\$5,591	\$5,000	-\$450	-8.05%
127	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$5,463	\$6,065	\$1,806	\$988	16.29%
128	DIRECT GENERAL INSURANCE COMPANY	0.01%	\$5,283	\$3,040	\$1,000	\$500	16.45%
129	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$5,058	\$5,116	\$10,185	\$1,730	33.82%
130	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$4,947	\$5,252	\$1,253	\$2,820	53.69%
131	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.01%	\$4,859	\$5,248	\$1,797	\$3,030	57.74%
132	MERASTAR INSURANCE COMPANY	0.01%	\$4,705	\$4,854	\$12,500	\$5,250	108.16%
133	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.00%	\$4,213	\$4,506	\$3,000	\$1,911	42.41%
134	BENCHMARK INSURANCE COMPANY	0.00%	\$3,809	\$3,550	\$900	\$2,538	71.49%
135	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$3,678	\$3,763	\$2,524	\$5,521	146.72%
136	FINANCIAL INDEMNITY COMPANY	0.00%	\$2,153	\$2,463	\$800	\$800	32.48%
137	INFINITY INSURANCE COMPANY	0.00%	\$2,111	\$1,894	\$0	\$3	0.16%
138	LIBERTY INSURANCE CORPORATION	0.00%	\$2,090	\$2,409	\$0	\$0	0.00%
139	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$1,942	\$2,112	\$0	\$0	0.00%
140	RLI INSURANCE COMPANY	0.00%	\$1,762	\$871	\$0	\$380	43.63%
141	CHARTER INDEMNITY COMPANY	0.00%	\$1,525	\$2,218	\$1,000	\$1,000	45.09%
142	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$1,251	\$1,426	\$0	\$0	0.00%
143	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,218	\$1,360	\$0	\$0	0.00%
144	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$1,024	\$1,048	\$1,229	\$1,242	118.51%
145	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$970	\$965	\$0	-\$11,091	-1149.33%
146	TRIUMPHE CASUALTY COMPANY	0.00%	\$453	\$582	\$0	\$0	0.00%
147	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$254	\$432	\$0	\$0	0.00%
148	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$253	\$328	\$0	\$0	0.00%
149	HANOVER INSURANCE COMPANY THE	0.00%	\$198	\$198	\$0	\$0	0.00%
150	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$152	\$196	\$0	\$0	0.00%
151	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$151	\$156	\$0	-\$11	-7.05%
152	RESPONSE INSURANCE COMPANY	0.00%	\$107	\$1,198	\$1,881	\$1,450	121.04%
153	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$87	\$2,572	\$36,321	-\$12,094	-470.22%
154	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$55	\$55	\$0	\$0	0.00%
155	INTEGON INDEMNITY CORPORATION	0.00%	\$10	\$25	\$0	\$0	0.00%
156	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$62	N/A
157	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$1,000	N/A
158	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.00%	\$0	\$0	\$0	-\$1	N/A
159	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$319	N/A
160	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$916	-\$3,128	N/A
161	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$136	N/A
162	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$2,646	\$1,824	N/A
163	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
164	CHUBB NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$9,645	\$25,335	N/A
165	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$9,133	\$0	N/A
166	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,000	\$1,000	N/A
167	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
168	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
169	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
170	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
171	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$2	N/A
172	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
173	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
174	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$19,385	\$9,690	N/A
175	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$7	\$0	-\$42	-600.00%
176	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
177	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
178	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	\$0	\$0	\$6,494	\$4,785	N/A
179	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$818	-\$1,230	N/A
180	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	\$4,584	-\$12,886	N/A
181	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$14,004	\$0	N/A
182	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,291	N/A
183	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$318	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

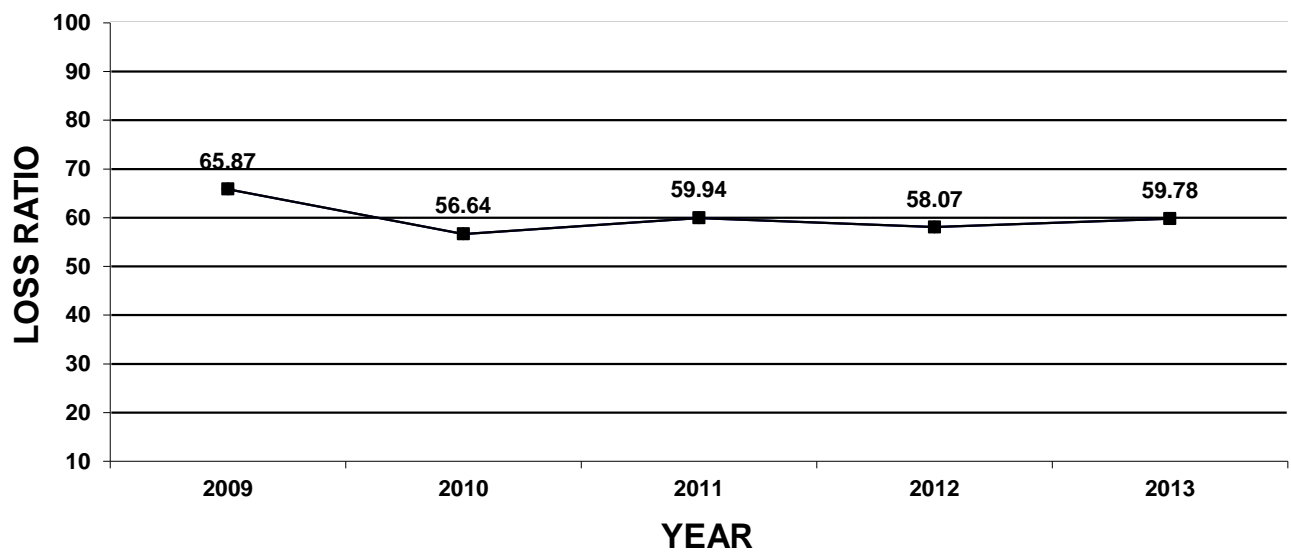
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
185	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$17	-\$17	N/A
186	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	-\$1	-\$1,358	\$0	\$0	0.00%
187	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$3	\$16	\$0	\$0	0.00%
188	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$20	\$25	\$0	\$0	0.00%
189	GUIDEONE ELITE INSURANCE COMPANY	0.00%	-\$21	\$846	\$2,000	-\$5,740	-678.49%
190	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$27	\$460	\$7,084	-\$12,204	-2653.04%
191	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$56	\$189	\$3,378	-\$3,873	-2049.21%
192	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$133	\$3,348	\$50,572	-\$532	-15.89%
TOTAL		100.00%	\$84,291,022	\$84,418,860	\$50,706,224	\$50,465,414	59.78%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPA	21.44%	\$24,554,361	\$24,307,568	\$12,916,548	\$15,128,028	62.24%
2	FARMERS INSURANCE COMPANY INC	9.50%	\$10,876,787	\$11,236,464	\$7,654,304	\$8,626,571	76.77%
3	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	5.77%	\$6,607,702	\$6,416,230	\$4,294,979	\$4,501,601	70.16%
4	SHELTER MUTUAL INSURANCE COMPANY	5.36%	\$6,135,435	\$6,007,232	\$4,192,353	\$3,995,087	66.50%
5	GEICO CASUALTY COMPANY	4.32%	\$4,942,593	\$4,642,031	\$2,829,045	\$5,068,235	109.18%
6	SAFECO INSURANCE COMPANY OF ILLINOIS	4.12%	\$4,721,017	\$4,336,168	\$2,681,135	\$2,643,086	60.95%
7	PROGRESSIVE CASUALTY INSURANCE COMPANY	3.06%	\$3,501,778	\$3,228,963	\$2,684,249	\$3,209,631	99.40%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.95%	\$3,377,841	\$3,361,295	\$1,661,052	\$1,710,662	50.89%
9	TRAVELERS HOME AND MARINE INSURANCE COMPANY 1	2.52%	\$2,883,170	\$3,081,096	\$1,170,946	\$873,351	28.35%
10	GEICO GENERAL INS CO	2.08%	\$2,381,620	\$2,472,949	\$1,789,135	\$1,676,059	67.78%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.75%	\$1,999,087	\$1,993,758	\$2,392,331	\$2,305,139	115.62%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.73%	\$1,984,172	\$1,924,364	\$1,787,878	\$2,531,384	131.54%
13	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.59%	\$1,823,680	\$1,858,432	\$305,454	\$636,807	34.27%
14	GEICO INDEMNITY COMPANY	1.51%	\$1,725,936	\$1,747,088	\$1,096,530	\$526,993	30.16%
15	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.44%	\$1,644,571	\$1,624,190	\$1,049,918	\$1,152,790	70.98%
16	TWIN CITY FIRE INSURANCE COMPANY	1.38%	\$1,575,798	\$1,605,060	\$1,823,592	\$1,299,141	80.94%
17	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.23%	\$1,411,190	\$1,371,598	\$731,768	\$703,917	51.32%
18	USAA GENERAL INDEMNITY COMPANY	1.10%	\$1,257,762	\$1,160,158	\$492,944	\$594,556	51.25%
19	USAA CASUALTY INSURANCE COMPANY	1.01%	\$1,153,937	\$1,143,547	\$1,618,683	\$1,778,484	155.52%
20	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.95%	\$1,092,092	\$1,132,280	\$761,676	\$870,039	76.84%
21	VIKING INSURANCE COMPANY OF WISCONSIN	0.91%	\$1,043,592	\$1,050,557	\$621,872	\$677,532	64.49%
22	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.88%	\$1,010,867	\$1,087,006	\$566,732	\$489,525	45.03%
23	TRADERS INSURANCE COMPANY	0.88%	\$1,003,774	\$932,823	\$542,027	\$579,181	62.09%
24	PROGRESSIVE MAX INSURANCE COMPANY	0.85%	\$974,042	\$970,784	\$545,553	\$595,187	61.31%
25	SAFE AUTO INSURANCE COMPANY	0.83%	\$948,827	\$994,050	\$843,403	\$733,168	73.76%
26	OWNERS INSURANCE COMPANY	0.83%	\$947,291	\$943,422	\$968,262	\$1,040,733	110.31%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.82%	\$933,597	\$964,889	\$755,306	\$545,224	56.51%
28	TRUMBULL INSURANCE COMPANY	0.81%	\$931,957	\$900,355	\$278,977	\$300,122	33.33%
29	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.79%	\$906,224	\$1,007,873	\$424,535	\$642,188	63.72%
30	YOUNG AMERICA INSURANCE COMPANY	0.78%	\$898,479	\$955,169	\$654,409	\$608,610	63.72%
31	ESURANCE PROPERTY & CASUALTY INSURANCE COMPA	0.78%	\$894,923	\$834,507	\$704,026	\$956,194	114.58%
32	BRISTOL WEST INSURANCE COMPANY	0.71%	\$812,141	\$788,749	\$381,713	\$275,895	34.98%
33	CORNERSTONE NATIONAL INSURANCE COMPANY	0.66%	\$754,223	\$757,524	\$358,479	\$377,667	49.86%
34	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAI	0.66%	\$752,393	\$766,419	\$237,901	\$66,717	8.71%
35	ALLSTATE INSURANCE COMPANY	0.63%	\$722,166	\$751,804	\$454,200	-\$171,927	-22.87%
36	PROGRESSIVE DIRECT INSURANCE COMPANY	0.60%	\$690,377	\$744,747	\$379,115	\$75,804	10.18%
37	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.55%	\$625,501	\$577,375	\$0	-\$5	0.00%
38	COUNTRY PREFERRED INSURANCE COMPANY	0.51%	\$583,797	\$560,651	\$45,409	-\$19,542	-3.49%
39	CAMERON NATIONAL INSURANCE COMPANY	0.50%	\$578,258	\$612,049	\$201,346	\$286,510	46.81%
40	CAMERON MUTUAL INSURANCE COMPANY	0.48%	\$552,690	\$560,237	\$118,430	\$399,428	71.30%
41	AUTO OWNERS INSURANCE COMPANY	0.43%	\$495,570	\$501,909	\$580,150	\$273,537	54.50%
42	LM GENERAL INSURANCE COMPANY	0.40%	\$462,212	\$361,366	\$155,300	\$357,348	98.89%
43	ALFA VISION INSURANCE CORPORATION	0.40%	\$454,716	\$437,127	\$151,855	\$293,456	67.13%
44	COLUMBIA MUTUAL INSURANCE COMPANY	0.38%	\$432,235	\$449,627	\$96,625	\$159,841	35.55%
45	ALFA SPECIALTY INSURANCE CORPORATION	0.36%	\$416,176	\$414,018	\$119,425	\$50,235	12.13%
46	DIRECT GENERAL INSURANCE COMPANY	0.36%	\$412,122	\$418,116	\$274,094	\$267,174	63.90%
47	MERIDIAN SECURITY INSURANCE COMPANY	0.36%	\$409,066	\$454,559	\$205,723	\$63,406	13.95%
48	AMERICAN NATIONAL PROPERTY & CASUALTY COMPAN'	0.34%	\$387,947	\$386,514	\$232,570	\$262,388	67.89%
49	PERMANENT GENERAL ASSURANCE CORPORATION	0.28%	\$316,049	\$307,072	\$265,314	\$359,918	117.21%
50	DAIRYLAND INSURANCE COMPANY	0.27%	\$312,516	\$304,751	\$18,296	\$69,148	22.69%
51	GARRISON PROPERTY AND CASUALTY INSURANCE COM	0.26%	\$295,943	\$302,576	\$141,427	\$93,630	30.94%
52	GRINNELL SELECT INSURANCE COMPANY	0.26%	\$293,112	\$282,867	\$12,040	-\$45	-0.02%
53	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.25%	\$291,113	\$271,981	\$296,298	\$428,401	157.51%
54	ACUITY A MUTUAL INSURANCE COMPANY	0.24%	\$278,066	\$282,476	\$327,006	\$87,148	30.85%
55	ALLSTATE INDEMNITY COMPANY	0.24%	\$275,667	\$238,802	\$214,196	\$272,351	114.05%
56	SECURA SUPREME INSURANCE COMPANY	0.24%	\$275,061	\$277,032	-\$850	\$78,110	28.20%
57	HAULERS INSURANCE COMPANY INC	0.22%	\$254,057	\$259,193	\$590	\$92,903	35.84%
58	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.21%	\$244,434	\$263,101	\$309,866	\$506,890	192.66%
59	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$242,447	\$242,026	\$274,162	\$84,292	34.83%
60	EQUITY INSURANCE COMPANY	0.20%	\$232,542	\$227,723	\$196,299	\$169,893	74.61%



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.20%	\$230,460	\$247,107	\$108,192	\$7,949	3.22%
62	INSUREMAX INSURANCE COMPANY	0.20%	\$229,722	\$254,453	\$200,157	\$193,163	75.91%
63	PROPERTY & CASUALTY INSURANCE COMPANY OF HAR	0.19%	\$219,264	\$233,455	\$393,247	\$122,761	52.58%
64	ESSENTIA INSURANCE COMPANY	0.18%	\$211,713	\$110,110	\$0	\$36,663	33.30%
65	STANDARD FIRE INSURANCE COMPANY	0.17%	\$199,590	\$26,270	\$0	\$0	0.00%
66	ENCOMPASS INDEMNITY COMPANY	0.16%	\$188,542	\$156,980	\$20,131	-\$10,687	-6.81%
67	TRAVELERS PROPERTY CASUALTY INSURANCE COMPAN	0.15%	\$172,325	\$173,803	\$24,033	\$12,902	7.42%
68	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.14%	\$165,454	\$156,732	\$80,079	\$66,341	42.33%
69	AFFIRMATIVE INSURANCE COMPANY	0.14%	\$161,636	\$195,270	\$299,937	\$260,143	133.22%
70	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$155,695	\$154,954	\$1,200	\$13,766	8.88%
71	ASSURANCEAMERICA INSURANCE COMPANY	0.13%	\$154,392	\$143,646	\$26,100	\$78,652	54.75%
72	ESURANCE INSURANCE COMPANY	0.13%	\$152,126	\$165,895	\$164,248	\$167,963	101.25%
73	METROPOLITAN GROUP PROPERTY & CASUALTY INSUR	0.13%	\$150,427	\$146,226	\$90,250	\$114,889	78.57%
74	UNITED HOME INSURANCE COMPANY	0.13%	\$149,997	\$104,180	\$19,732	\$23,858	22.90%
75	GRINNELL MUTUAL REINSURANCE COMPANY	0.12%	\$139,605	\$137,821	\$18,800	-\$23,111	-16.77%
76	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.12%	\$138,475	\$136,775	\$141,014	\$264,713	193.54%
77	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$137,046	\$154,186	\$40,375	\$429,388	278.49%
78	UNITRIN PREFERRED INSURANCE COMPANY	0.12%	\$136,752	\$142,580	\$50,387	\$53,394	37.45%
79	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.12%	\$134,745	\$131,329	\$91,229	\$30,728	23.40%
80	BENCHMARK INSURANCE COMPANY	0.11%	\$130,604	\$107,868	\$33,813	\$82,883	76.84%
81	AMICA MUTUAL INSURANCE COMPANY	0.11%	\$127,794	\$125,253	\$8,500	\$412,102	329.02%
82	AIG PROPERTY CASUALTY COMPANY	0.11%	\$123,482	\$122,078	\$97,644	-\$10,407	-8.52%
83	FIREMANS FUND INSURANCE COMPANY	0.11%	\$123,352	\$124,765	\$0	-\$35,039	-28.08%
84	CALIFORNIA CASUALTY GENERAL INSURANCE COMPAN	0.09%	\$102,198	\$104,523	\$147,150	\$143,254	137.06%
85	1ST AUTO & CASUALTY INSURANCE COMPANY	0.09%	\$98,982	\$95,576	\$688	\$24,530	25.67%
86	NATIONAL GENERAL INSURANCE COMPANY	0.09%	\$98,781	\$105,599	\$526,668	\$344,840	326.56%
87	STILLWATER INSURANCE COMPANY	0.08%	\$91,306	\$96,660	\$0	\$45,000	46.55%
88	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$76,222	\$78,942	\$0	\$3,891	4.93%
89	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.06%	\$69,285	\$81,044	\$36,987	\$28,979	35.76%
90	NATIONAL GENERAL INSURANCE ONLINE INC	0.06%	\$67,847	\$74,026	\$128,058	\$148,622	200.77%
91	CINCINNATI INSURANCE COMPANY THE	0.06%	\$64,644	\$59,555	\$0	-\$1,043	-1.75%
92	SHELTER GENERAL INSURANCE COMPANY	0.05%	\$59,978	\$71,610	\$126,340	\$16,727	23.36%
93	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$57,122	\$65,125	\$96,465	\$11,683	17.94%
94	HALLMARK INSURANCE COMPANY	0.05%	\$53,416	\$79,786	\$53,330	\$95,938	120.24%
95	STATE AUTO PROPERTY & CASUALTY INSURANCE COMF	0.04%	\$50,288	\$55,087	\$0	-\$6,937	-12.59%
96	NATIONAL SURETY CORPORATION	0.04%	\$47,230	\$44,154	\$0	\$276	0.63%
97	SENTINEL INSURANCE COMPANY LTD	0.04%	\$41,704	\$39,589	\$100,000	\$91,841	231.99%
98	CONSUMERS INSURANCE USA INC	0.04%	\$41,646	\$42,963	\$40,456	\$33,052	76.93%
99	LM INSURANCE CORPORATION	0.03%	\$39,872	\$33,267	\$276,158	\$227,313	683.30%
100	SAGAMORE INSURANCE COMPANY	0.03%	\$39,497	\$40,282	-\$1,000	-\$12,909	-32.05%
101	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$38,801	\$43,170	\$18,405	\$4,062	9.41%
102	WARNER INSURANCE COMPANY	0.03%	\$34,597	\$41,940	\$46,812	\$12,989	30.97%
103	MENDOTA INSURANCE COMPANY	0.03%	\$34,534	\$46,438	\$29,468	\$71,308	153.56%
104	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$33,399	\$29,689	\$0	\$0	0.00%
105	HARTFORD CASUALTY INSURANCE CO	0.03%	\$31,346	\$31,715	\$0	\$110,898	349.67%
106	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.03%	\$30,434	\$31,935	\$0	\$0	0.00%
107	AMERICAN MODERN SELECT INSURANCE COMPANY	0.03%	\$30,158	\$30,714	\$0	\$0	0.00%
108	EMCASCO INSURANCE COMPANY	0.02%	\$28,247	\$28,544	\$500	\$5,690	19.93%
109	NEW SOUTH INSURANCE COMPANY	0.02%	\$26,816	\$29,197	\$0	-\$20,393	-69.85%
110	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$26,122	\$25,549	\$0	\$0	0.00%
111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.02%	\$25,300	\$24,584	\$0	\$0	0.00%
112	FINANCIAL INDEMNITY COMPANY	0.02%	\$23,121	\$25,862	\$78,000	\$63,650	246.11%
113	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$22,401	\$43,990	\$24,756	\$4,258	9.68%
114	AUTO CLUB FAMILY INSURANCE COMPANY	0.02%	\$19,765	\$24,188	\$82,661	\$76,785	317.45%
115	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$19,650	\$20,149	\$0	\$6,813	33.81%
116	WEST AMERICAN INSURANCE COMPANY	0.02%	\$19,305	\$20,785	\$3,750	\$1,429	6.88%
117	MID CENTURY INSURANCE COMPANY	0.02%	\$18,490	\$34,779	\$564,049	-\$128,674	-369.98%
118	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$18,107	\$20,957	\$17,893	\$9,341	44.57%
119	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$17,312	\$17,742	\$3,000	\$66,297	373.67%
120	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$16,633	\$21,044	\$30,000	\$3,484	16.56%

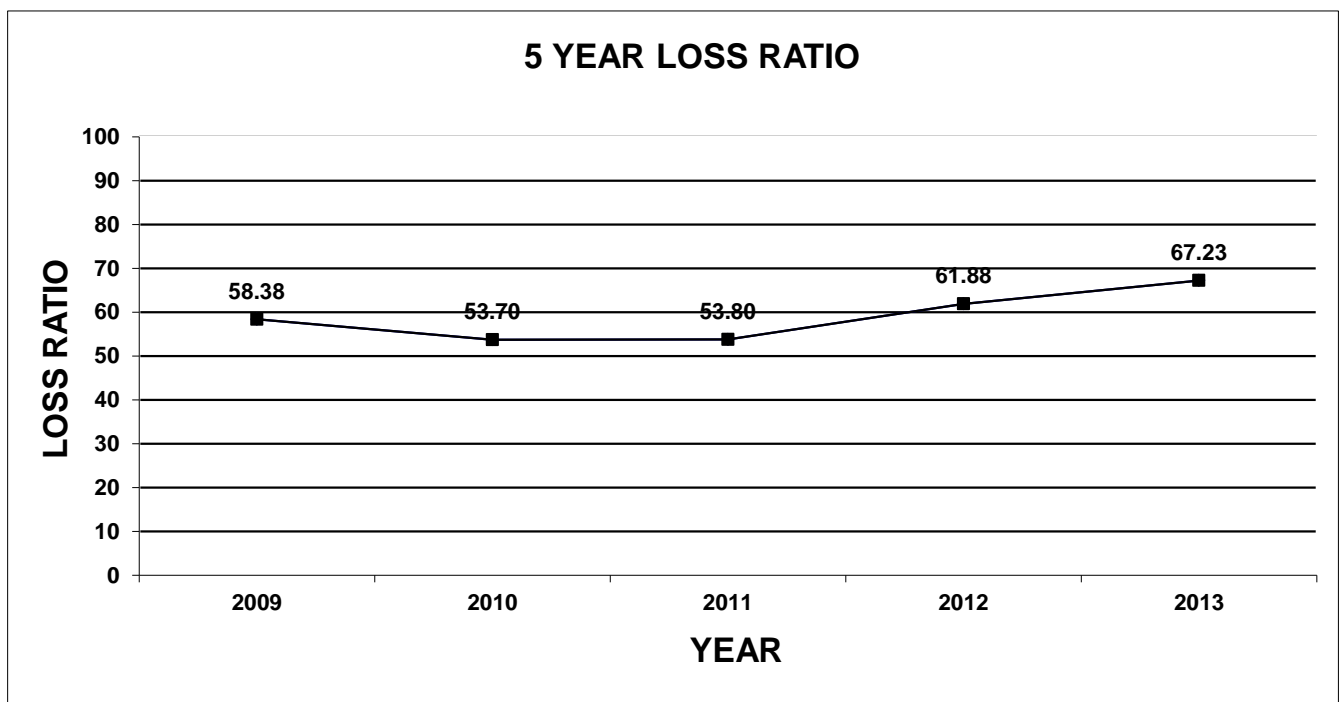
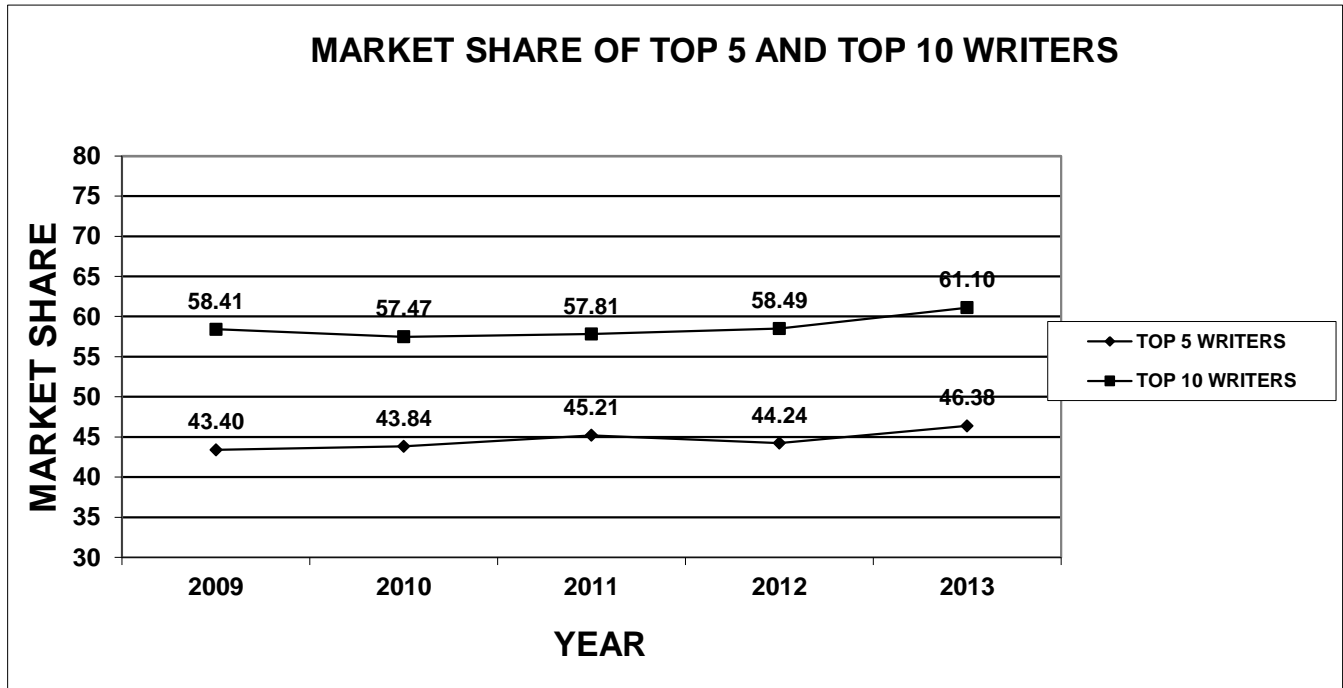
**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	IRONSHORE INDEMNITY INC	0.01%	\$15,606	\$14,928	\$11,431	\$12,008	80.44%
122	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.01%	\$15,235	\$15,975	\$9,363	-\$1,258	-7.87%
123	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$14,478	\$13,404	\$0	-\$787	-5.87%
124	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$14,300	\$15,464	\$0	\$21,736	140.56%
125	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$13,224	\$10,139	\$95,744	\$83,717	825.69%
126	MIC GENERAL INSURANCE CORPORATION	0.01%	\$12,337	\$14,501	\$0	-\$842	-5.81%
127	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$11,759	\$13,074	\$0	\$0	0.00%
128	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$10,918	\$11,175	\$7,040	-\$3,446	-30.84%
129	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$10,629	\$6,442	\$0	\$0	0.00%
130	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$9,812	\$10,551	\$0	-\$14,666	-139.00%
131	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.01%	\$8,606	\$7,754	\$1	\$20,001	257.94%
132	CHARTER INDEMNITY COMPANY	0.01%	\$8,197	\$10,801	\$0	\$0	0.00%
133	INFINITY INSURANCE COMPANY	0.01%	\$7,869	\$7,558	\$100,000	\$111	1.47%
134	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$5,946	\$6,195	\$1,479	\$3,327	53.70%
135	MERASTAR INSURANCE COMPANY	0.00%	\$5,310	\$5,480	\$0	\$0	0.00%
136	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.00%	\$5,195	\$4,465	\$0	\$51,049	1143.31%
137	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$4,365	\$4,665	\$25,000	-\$61,203	-1311.96%
138	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$3,563	\$3,744	\$0	\$0	0.00%
139	LIBERTY INSURANCE CORPORATION	0.00%	\$2,534	\$2,895	-\$8	\$17,538	605.80%
140	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$2,372	\$2,446	\$2,868	\$2,898	118.48%
141	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,680	\$1,885	\$0	\$0	0.00%
142	RLI INSURANCE COMPANY	0.00%	\$1,191	\$589	\$0	\$257	43.63%
143	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$1,090	\$1,020	\$0	\$0	0.00%
144	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,001	\$1,122	\$0	\$0	0.00%
145	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$902	\$1,012	\$0	\$0	0.00%
146	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$718	\$1,149	\$0	\$0	0.00%
147	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$441	\$605	\$0	\$0	0.00%
148	TRIUMPH CASUALTY COMPANY	0.00%	\$354	\$450	\$0	\$0	0.00%
149	HANOVER INSURANCE COMPANY THE	0.00%	\$326	\$326	\$0	\$0	0.00%
150	RESPONSE INSURANCE COMPANY	0.00%	\$220	\$2,476	\$0	\$0	0.00%
151	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$176	\$177	\$0	-\$13	-7.34%
152	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$170	\$170	\$0	\$0	0.00%
153	INTEGON INDEMNITY CORPORATION	0.00%	\$75	\$122	\$0	\$0	0.00%
154	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$49	\$49	\$0	\$0	0.00%
155	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,083	N/A
156	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$300	\$50	N/A
157	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
158	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$1,159	-\$81	N/A
159	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.00%	\$0	\$0	\$0	\$4,033	N/A
160	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$407	N/A
161	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$43,976	-\$138,012	N/A
162	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$14,500	\$9,352	N/A
163	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$152	N/A
164	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$9,779	\$6,562	N/A
165	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
166	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$18,265	\$0	N/A
167	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
168	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$18,539	-\$6,461	N/A
169	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
170	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
171	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21	N/A
172	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$9	N/A
173	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
174	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
175	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$7	\$0	-\$52	-742.86%
176	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,633	-\$51,664	N/A
177	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
178	INFINITY INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$77	-\$89	N/A
179	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	\$0	\$0	\$311,697	\$229,696	N/A
180	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,143	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
182	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
183	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMF	0.00%	\$0	\$0	\$0	\$0	N/A
184	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
185	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$7,590	N/A
186	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$150,000	\$99,151	N/A
187	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,389	-\$3,473	N/A
188	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$471	-\$987	N/A
189	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$10,335	\$15,335	N/A
190	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,040	-\$1,040	N/A
191	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$2,500	\$0	N/A
192	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	-\$1	-\$905	\$0	\$0	0.00%
193	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$4	\$34	\$0	\$0	0.00%
194	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	-\$19	\$2,388	\$31,160	-\$20,186	-845.31%
195	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$31	\$38	\$0	\$0	0.00%
196	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$44	\$4,402	\$173,796	-\$1,827	-41.50%
197	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$58	\$614	\$100,188	\$29,474	4800.33%
198	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$61	\$403	-\$1,392	-\$15,500	-3846.15%
199	GUIDEONE ELITE INSURANCE COMPANY	0.00%	-\$267	\$521	\$0	-\$2,793	-536.08%
TOTAL		100.00%	\$114,534,616	\$113,507,102	\$72,359,373	\$76,313,279	67.23%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Uninsured Motorist)**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	32.81%	\$23,031,647	\$23,074,506	\$18,953,062	\$33,765,439	146.33%
2	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	23.13%	\$16,237,326	\$15,599,804	\$8,484,831	\$5,005,629	32.09%
3	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	5.12%	\$3,595,062	\$3,401,505	\$2,884,432	\$3,261,219	95.88%
4	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	5.07%	\$3,558,646	\$3,554,732	\$3,150,791	\$4,414,652	124.19%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.89%	\$3,432,730	\$3,119,451	\$2,325,744	\$2,292,739	73.50%
6	SHELTER MUTUAL INSURANCE COMPANY	3.88%	\$2,725,462	\$2,677,904	\$1,849,585	\$1,762,555	65.82%
7	PROGRESSIVE CASUALTY INSURANCE COMPANY	2.49%	\$1,746,257	\$1,555,423	\$683,100	\$560,372	36.03%
8	STATE FARM FIRE AND CASUALTY COMPANY	1.59%	\$1,118,061	\$1,043,819	\$465,875	\$266,105	25.49%
9	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.52%	\$1,065,825	\$1,133,429	\$2,269,762	\$1,164,081	102.70%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.48%	\$1,035,498	\$1,020,569	\$198,387	\$649,741	63.66%
11	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.21%	\$852,204	\$947,230	\$393,000	\$1,021,698	107.86%
12	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.21%	\$851,014	\$733,291	\$263,875	\$592,494	80.80%
13	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	0.92%	\$642,612	\$600,143	\$413,858	\$308,152	51.35%
14	GEICO CASUALTY COMPANY	0.90%	\$630,902	\$576,230	\$382,900	\$633,499	109.94%
15	MERIDIAN SECURITY INSURANCE COMPANY	0.86%	\$605,617	\$672,968	\$1,758,910	\$710,927	105.64%
16	LM GENERAL INSURANCE COMPANY	0.78%	\$549,595	\$428,219	\$314,250	\$647,198	151.14%
17	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.78%	\$544,553	\$522,093	\$215,000	\$722,165	138.32%
18	COUNTRY PREFERRED INSURANCE COMPANY	0.72%	\$502,083	\$484,132	\$772,500	\$847,072	174.97%
19	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.66%	\$466,821	\$503,434	\$375,300	\$317,920	63.15%
20	PROGRESSIVE DIRECT INSURANCE COMPANY	0.66%	\$466,103	\$502,073	\$441,000	\$554,883	110.52%
21	TWIN CITY FIRE INSURANCE COMPANY	0.62%	\$432,317	\$437,658	\$878,079	\$771,192	176.21%
22	GEICO GENERAL INS CO	0.61%	\$424,951	\$442,284	\$355,750	\$1,030,632	233.02%
23	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.53%	\$374,327	\$388,997	\$676,000	\$688,998	177.12%
24	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.46%	\$322,878	\$299,220	\$0	\$0	0.00%
25	TRUMBULL INSURANCE COMPANY	0.43%	\$298,530	\$286,638	\$214,106	\$301,490	105.18%
26	CORNERSTONE NATIONAL INSURANCE COMPANY	0.42%	\$296,037	\$294,060	\$120,682	\$239,263	81.37%
27	ACUITY A MUTUAL INSURANCE COMPANY	0.39%	\$276,707	\$277,984	\$0	\$69,130	24.87%
28	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.33%	\$232,726	\$239,326	\$90,000	\$120,990	50.55%
29	COLUMBIA MUTUAL INSURANCE COMPANY	0.32%	\$224,438	\$229,845	\$393,962	\$717,000	311.95%
30	FIREMANS FUND INSURANCE COMPANY	0.31%	\$220,328	\$222,447	\$228	\$658,968	296.24%
31	PROGRESSIVE MAX INSURANCE COMPANY	0.28%	\$197,360	\$208,211	\$533,000	-\$159,055	-76.39%
32	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.25%	\$173,036	\$170,664	\$200,000	\$300,954	176.34%
33	GOVERNMENT EMPLOYEES INSURANCE CO	0.25%	\$172,220	\$177,872	\$17,000	\$155,284	87.30%
34	GRINNELL SELECT INSURANCE COMPANY	0.24%	\$166,724	\$159,597	\$60,000	\$211,871	132.75%
35	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$159,172	\$158,278	\$101,900	\$262,192	165.65%
36	AMICA MUTUAL INSURANCE COMPANY	0.21%	\$147,359	\$144,520	\$150,000	\$134,342	92.96%
37	GEICO INDEMNITY COMPANY	0.17%	\$119,455	\$112,635	\$201,000	\$56,299	49.98%
38	CONSUMERS INSURANCE USA INC	0.16%	\$115,135	\$119,955	\$111,846	\$91,375	76.17%
39	GUIDEONE MUTUAL INSURANCE COMPANY	0.16%	\$113,396	\$112,639	\$0	\$341,420	303.11%
40	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.16%	\$110,303	\$104,488	\$53,386	\$44,227	42.33%
41	UNITED HOME INSURANCE COMPANY	0.16%	\$109,158	\$75,815	\$47,838	\$57,844	76.30%
42	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.14%	\$100,284	\$97,484	\$60,166	\$76,593	78.57%
43	ENCOMPASS INDEMNITY COMPANY	0.13%	\$92,577	\$75,874	\$0	\$118,493	156.17%
44	ALLSTATE INSURANCE COMPANY	0.13%	\$88,990	\$92,264	\$100,000	\$81,861	88.72%
45	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.13%	\$88,560	\$90,685	\$0	-\$6,607	-7.29%
46	NATIONAL SURETY CORPORATION	0.12%	\$83,910	\$78,258	\$0	\$5,088	6.50%
47	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.11%	\$79,958	\$73,430	\$40,046	\$25,796	35.13%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$79,252	\$87,275	\$644,500	\$186,974	214.24%
49	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.11%	\$77,638	\$92,219	\$95,000	\$10,665	11.56%
50	1ST AUTO & CASUALTY INSURANCE COMPANY	0.11%	\$77,103	\$74,423	\$0	\$58,030	77.97%
51	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.11%	\$73,774	\$80,814	\$45,000	\$45,000	55.68%
52	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.10%	\$67,439	\$68,210	\$10,000	-\$2,576	-3.78%
53	FIRST LIBERTY INSURANCE CORP THE	0.09%	\$61,632	\$70,494	\$50,000	-\$6,099	-8.65%
54	GRINNELL MUTUAL REINSURANCE COMPANY	0.09%	\$59,974	\$58,285	\$145,000	\$94,119	161.48%
55	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.08%	\$59,236	\$63,082	\$416,000	\$567,661	899.88%
56	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.08%	\$59,125	\$63,292	\$65,000	\$167,380	264.46%
57	ALLSTATE INDEMNITY COMPANY	0.07%	\$49,490	\$43,208	\$0	\$931	2.15%
58	EMCASCO INSURANCE COMPANY	0.07%	\$48,928	\$46,389	\$0	\$0	0.00%
59	LM INSURANCE CORPORATION	0.06%	\$43,795	\$36,861	\$0	-\$158,095	-428.90%
60	STANDARD FIRE INSURANCE COMPANY	0.06%	\$40,297	\$5,329	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

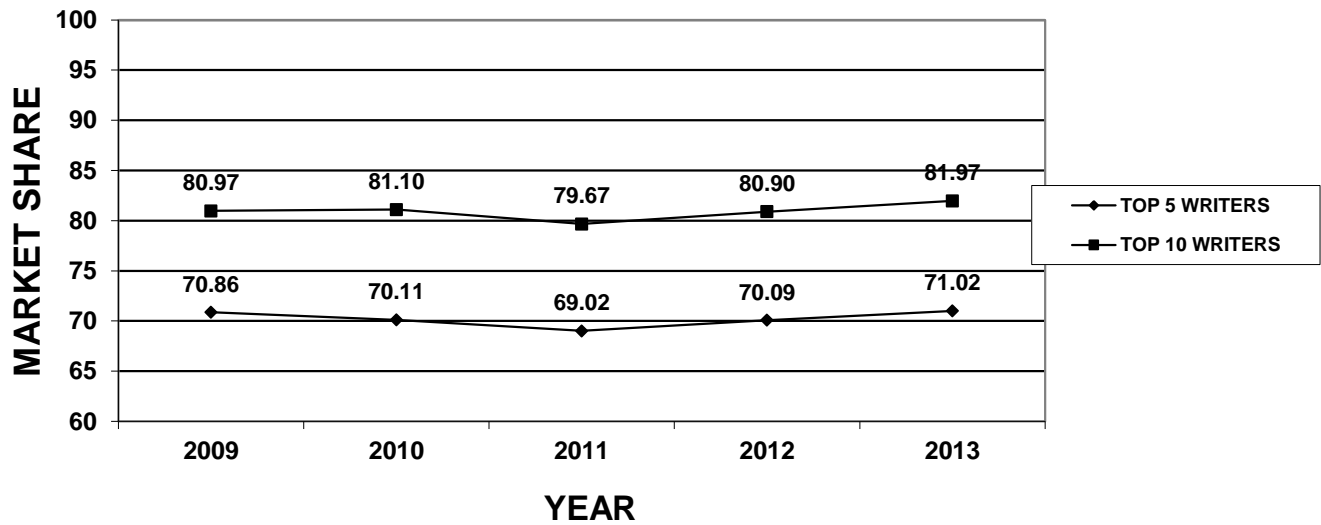
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HAULERS INSURANCE COMPANY INC	0.06%	\$39,132	\$39,923	\$0	\$0	0.00%
62	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$38,577	\$38,528	\$0	\$3,437	8.92%
63	DAIRYLAND INSURANCE COMPANY	0.05%	\$37,998	\$32,814	\$24,950	\$25,668	78.22%
64	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$32,468	\$34,052	\$0	\$18,011	52.89%
65	UNITRIN PREFERRED INSURANCE COMPANY	0.05%	\$32,149	\$33,519	\$305,130	\$323,344	964.66%
66	ESSENTIA INSURANCE COMPANY	0.04%	\$31,230	\$16,133	\$0	\$4,955	30.71%
67	NATIONAL GENERAL INSURANCE COMPANY	0.04%	\$30,301	\$31,801	\$4,119	\$4,104	12.91%
68	NATIONAL GENERAL INSURANCE ONLINE INC	0.04%	\$26,408	\$28,537	\$0	\$14,474	50.72%
69	ECONOMY PREMIER ASSURANCE COMPANY	0.04%	\$25,867	\$28,780	\$12,270	\$2,708	9.41%
70	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.03%	\$23,100	\$22,327	\$0	\$0	0.00%
71	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$22,671	\$27,873	\$205,750	-\$25,725	-92.29%
72	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.03%	\$17,814	\$15,810	\$0	\$0	0.00%
73	VIKING INSURANCE COMPANY OF WISCONSIN	0.02%	\$15,812	\$15,725	\$100,000	\$192,028	1221.16%
74	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$12,670	\$12,208	\$0	\$0	0.00%
75	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.02%	\$12,446	\$9,542	\$193,585	\$169,268	1773.93%
76	SHELTER GENERAL INSURANCE COMPANY	0.01%	\$10,288	\$12,369	\$0	\$0	0.00%
77	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.01%	\$10,156	\$10,650	\$6,242	-\$839	-7.88%
78	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$8,755	\$5,306	\$0	\$0	0.00%
79	HARTFORD CASUALTY INSURANCE CO	0.01%	\$8,395	\$7,939	\$0	\$0	0.00%
80	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$8,220	\$7,705	\$0	-\$424	-5.50%
81	MENDOTA INSURANCE COMPANY	0.01%	\$7,606	\$9,963	\$0	-\$27,000	-271.00%
82	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$7,031	\$8,137	\$49,704	\$25,948	318.89%
83	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$6,012	\$5,780	\$0	\$0	0.00%
84	SENTINEL INSURANCE COMPANY LTD	0.01%	\$5,762	\$5,578	\$0	\$0	0.00%
85	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$5,227	\$5,570	\$0	\$3,262	58.56%
86	WEST AMERICAN INSURANCE COMPANY	0.01%	\$5,043	\$5,429	\$0	\$0	0.00%
87	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$4,541	\$5,522	\$0	-\$54,893	-994.08%
88	WARNER INSURANCE COMPANY	0.01%	\$4,175	\$5,062	\$0	\$0	0.00%
89	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$3,964	\$4,130	\$986	\$2,218	53.70%
90	NEW SOUTH INSURANCE COMPANY	0.01%	\$3,869	\$4,183	\$0	\$1,539	36.79%
91	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$3,803	\$3,815	\$0	\$0	0.00%
92	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.00%	\$3,507	\$3,680	\$126,908	\$164,159	4460.84%
93	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$2,521	\$2,421	\$0	\$0	0.00%
94	MIC GENERAL INSURANCE CORPORATION	0.00%	\$2,359	\$2,570	\$0	\$0	0.00%
95	LIBERTY INSURANCE CORPORATION	0.00%	\$2,200	\$2,286	\$0	\$0	0.00%
96	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$1,582	\$1,631	\$1,912	\$1,932	118.45%
97	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$1,537	\$1,479	\$0	\$0	0.00%
98	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,525	\$1,713	\$0	\$123	7.18%
99	RLI INSURANCE COMPANY	0.00%	\$1,473	\$728	\$0	\$318	43.68%
100	MERASTAR INSURANCE COMPANY	0.00%	\$1,148	\$1,184	\$0	\$0	0.00%
101	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$1,047	\$1,108	\$0	\$0	0.00%
102	AFFIRMATIVE INSURANCE COMPANY	0.00%	\$1,039	\$1,243	\$0	\$0	0.00%
103	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,001	\$1,122	\$0	\$0	0.00%
104	NATIONAL GENERAL ASSURANCE COMPANY	0.00%	\$560	\$675	\$0	\$0	0.00%
105	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$532	\$545	\$0	\$66	12.11%
106	TRIUMPHE CASUALTY COMPANY	0.00%	\$354	\$450	\$0	\$0	0.00%
107	RESPONSE INSURANCE COMPANY	0.00%	\$319	\$3,582	\$0	\$0	0.00%
108	FINANCIAL INDEMNITY COMPANY	0.00%	\$192	\$214	\$0	-\$64,600	-30186.92%
109	CHARTER INDEMNITY COMPANY	0.00%	\$115	\$193	\$0	\$0	0.00%
110	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$30	\$1,892	\$100,000	\$12,385	654.60%
111	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$26	\$26	\$0	-\$2	-7.69%
112	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$22	\$22	\$0	\$0	0.00%
113	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$17	\$429	\$0	-\$12,596	-2936.13%
114	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$10	\$32	\$0	\$0	0.00%
115	HALLMARK INSURANCE COMPANY	0.00%	\$2	\$2	\$0	\$0	0.00%
116	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
117	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$100,000	\$0	N/A
118	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$0	-\$303	N/A
119	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
120	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5,653	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

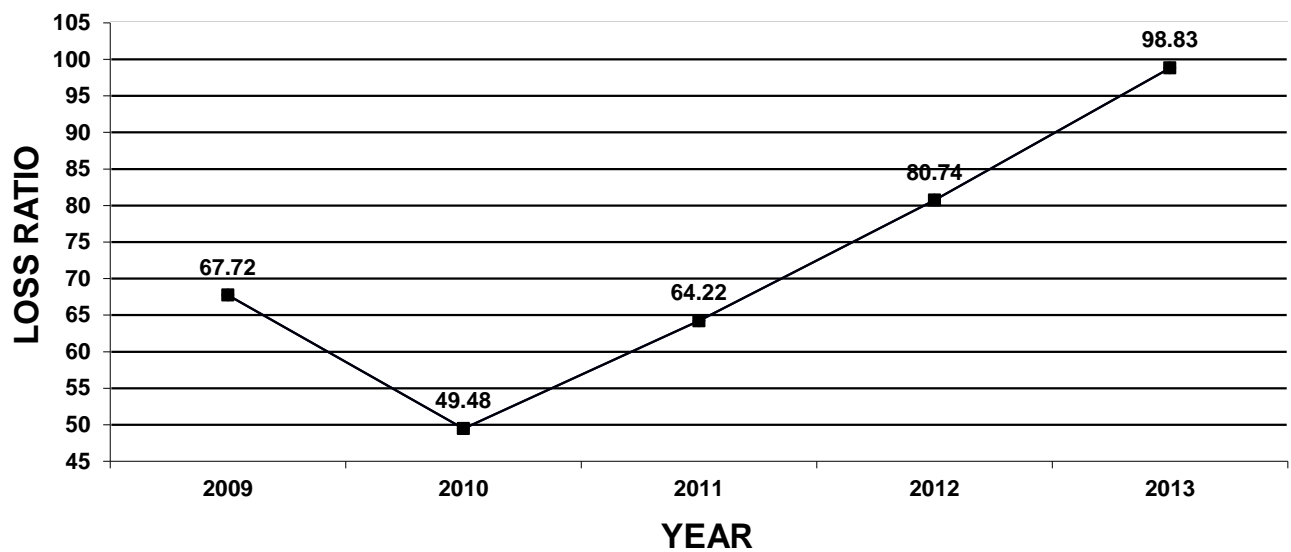
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
122	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
123	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
124	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
125	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19	N/A
126	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
127	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
128	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
129	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$1	N/A
130	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$85,000	\$54,188	N/A
131	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$282	N/A
132	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20,000	N/A
133	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
134	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$0	N/A
135	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	-\$2	-\$2,113	\$190,000	\$111,885	-5295.08%
136	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$13	\$17	\$0	\$0	0.00%
137	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$13	\$355	\$0	\$48,177	13570.99%
138	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$18	\$60	\$0	-\$2,418	-4030.00%
139	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$23	\$5,414	\$260,973	-\$2,744	-50.68%
TOTAL		100.00%	\$70,201,076	\$68,639,634	\$54,264,180	\$67,836,138	98.83%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE  
(Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



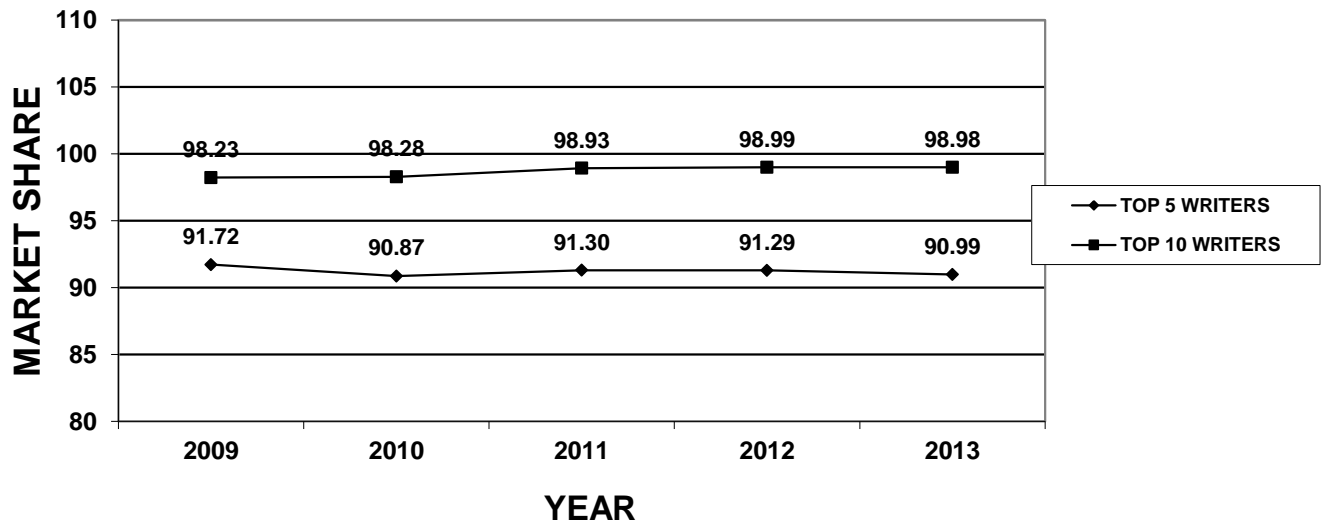


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)**

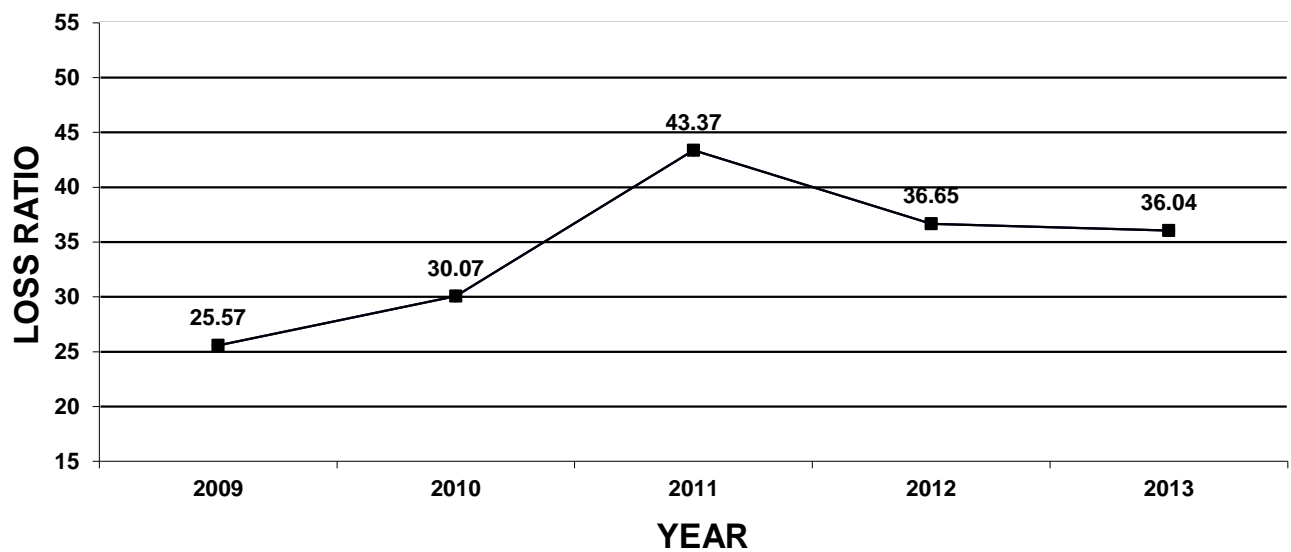
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE COMPANY	30.74%	\$771,774	\$808,079	\$320,001	\$304,943	37.74%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	29.39%	\$737,770	\$742,693	\$175,000	\$204,816	27.58%
3	STATE FARM MUTUAL AUTOMOBILE INSURANCE C	17.44%	\$437,933	\$439,474	\$170,000	\$187,916	42.76%
4	SAFE AUTO INSURANCE COMPANY	9.31%	\$233,658	\$244,794	\$207,696	\$180,550	73.76%
5	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	4.11%	\$103,301	\$104,538	\$5,000	\$5,000	4.78%
6	DIRECT GENERAL INSURANCE COMPANY	2.44%	\$61,374	\$64,746	\$5,000	\$8,000	12.36%
7	AMERICAN STANDARD INSURANCE COMPANY OF V	2.16%	\$54,108	\$55,673	\$30,000	\$35,106	63.06%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.79%	\$45,057	\$45,288	\$0	-\$174	-0.38%
9	FARMERS INSURANCE COMPANY INC	1.09%	\$27,309	\$26,929	\$0	\$0	0.00%
10	STATE FARM FIRE AND CASUALTY COMPANY	0.51%	\$12,924	\$12,862	\$0	-\$4,105	-31.92%
11	COUNTRY PREFERRED INSURANCE COMPANY	0.39%	\$9,772	\$9,618	\$0	\$0	0.00%
12	AMERICAN NATIONAL PROPERTY & CASUALTY COI	0.16%	\$3,975	\$2,806	\$0	\$0	0.00%
13	GRINNELL SELECT INSURANCE COMPANY	0.12%	\$2,895	\$2,884	\$0	\$0	0.00%
14	COUNTRY MUTUAL INSURANCE COMPANY	0.11%	\$2,816	\$2,904	\$0	\$0	0.00%
15	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$2,133	\$2,140	\$0	\$123	5.75%
16	SHELTER GENERAL INSURANCE COMPANY	0.06%	\$1,489	\$1,697	\$0	\$0	0.00%
17	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.03%	\$748	\$839	\$0	-\$7	-0.83%
18	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$504	\$512	\$2,000	\$4,023	785.74%
19	DAIRYLAND INSURANCE COMPANY	0.02%	\$428	\$462	\$0	\$187	40.48%
20	GRINNELL MUTUAL REINSURANCE COMPANY	0.02%	\$386	\$386	\$0	\$0	0.00%
21	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$163	\$157	\$0	\$0	0.00%
22	AMERICAN NATIONAL GENERAL INSURANCE COMF	0.00%	\$101	\$325	\$0	\$0	0.00%
23	MID CENTURY INSURANCE COMPANY	0.00%	\$38	\$67	\$0	\$0	0.00%
24	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$28	\$58	\$0	-\$33	-56.90%
25	AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00%	\$10	\$10	\$0	\$0	0.00%
26	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$0	\$7	\$0	-\$29	-414.29%
27	GUIDEONE SPECIALTY MUTUAL INSURANCE COMP	0.00%	\$0	\$1	\$0	-\$1	-100.00%
28	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
29	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$7	-700.00%
TOTAL		100.00%	\$2,510,694	\$2,569,950	\$914,697	\$926,300	36.04%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Accidental Death & Disability/Dismemberment)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE INSURANCE COMPANY	5.86%	\$15,235,096	\$15,235,096	\$8,759,817	\$14,653,667	96.18%
2	GREAT WEST CASUALTY COMPANY	5.74%	\$14,936,824	\$14,672,048	\$8,974,837	\$6,984,873	47.61%
3	PROGRESSIVE CASUALTY INSURANCE COMPANY	3.71%	\$9,636,294	\$9,659,393	\$3,313,946	\$6,952,609	71.98%
4	CINCINNATI INSURANCE COMPANY THE	3.44%	\$8,936,236	\$8,544,461	\$3,723,805	\$4,114,727	48.16%
5	PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.77%	\$7,198,738	\$6,303,041	\$2,870,366	\$4,113,698	65.27%
6	CAROLINA CASUALTY INSURANCE COMPANY	2.60%	\$6,762,555	\$3,960,089	\$4,172,313	\$6,657,735	168.12%
7	NORTHLAND INSURANCE COMPANY	2.53%	\$6,589,300	\$5,824,728	\$1,277,320	\$2,104,686	36.13%
8	ACUITY A MUTUAL INSURANCE COMPANY	2.51%	\$6,528,680	\$6,176,395	\$2,283,774	\$697,365	11.29%
9	NATIONWIDE MUTUAL INSURANCE COMPANY	2.17%	\$5,647,029	\$6,094,628	\$4,004,364	\$2,884,977	47.34%
10	ZURICH AMERICAN INSURANCE COMPANY	2.09%	\$5,440,323	\$6,986,141	\$3,601,602	\$2,536,384	36.31%
11	NATIONAL CASUALTY COMPANY	1.84%	\$4,788,945	\$4,675,132	\$2,570,896	\$4,104,230	87.79%
12	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.53%	\$3,975,172	\$4,354,013	\$875,923	\$4,367,217	100.30%
13	CONTINENTAL WESTERN INSURANCE COMPANY	1.49%	\$3,877,698	\$4,151,507	\$1,636,478	\$914,876	22.04%
14	SENTRY SELECT INSURANCE COMPANY	1.45%	\$3,771,514	\$3,782,798	\$2,848,390	\$2,607,778	68.94%
15	FEDERATED MUTUAL INSURANCE COMPANY	1.42%	\$3,693,430	\$3,307,529	\$293,769	\$1,861,534	56.28%
16	EMPIRE FIRE AND MARINE INSURANCE CO	1.40%	\$3,630,359	\$3,636,277	\$871,140	\$286,420	7.88%
17	AMCO INSURANCE COMPANY	1.31%	\$3,410,117	\$2,999,951	\$735,980	\$2,150,119	71.67%
18	ACE AMERICAN INSURANCE COMPANY	1.23%	\$3,187,840	\$3,119,695	\$88,322	-\$2,098,037	-67.25%
19	TRAVELERS PROPERTY CASUALTY COMPANY OF A	1.23%	\$3,187,079	\$3,257,994	\$1,566,860	\$3,005,319	92.24%
20	UNIVERSAL UNDERWRITERS INS CO	1.22%	\$3,165,083	\$3,037,733	\$1,462,534	\$2,862,062	94.22%
21	UNITED FIRE AND CASUALTY COMPANY	1.20%	\$3,118,196	\$3,011,927	\$1,123,741	\$731,199	24.28%
22	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.20%	\$3,115,419	\$3,013,607	\$3,210,185	\$2,733,032	90.69%
23	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.19%	\$3,106,319	\$2,420,911	\$1,504,433	\$108,561	4.48%
24	NATIONAL INTERSTATE INSURANCE COMPANY	1.15%	\$2,979,490	\$2,811,154	\$2,276,321	\$1,928,548	68.60%
25	STATE FARM MUTUAL AUTOMOBILE INSURANCE CC	1.14%	\$2,962,140	\$3,276,503	\$1,272,910	\$2,734,790	83.47%
26	CHARTER OAK FIRE INSURANCE CO THE	1.11%	\$2,873,507	\$2,693,041	\$739,175	\$3,317,367	123.18%
27	OWNERS INSURANCE COMPANY	1.06%	\$2,746,123	\$2,766,859	\$1,006,034	\$2,784,897	100.65%
28	NATIONAL INDEMNITY COMPANY	1.02%	\$2,661,274	\$2,184,703	\$442,986	\$386,461	17.69%
29	FEDERATED SERVICE INSURANCE COMPANY	1.02%	\$2,643,194	\$2,567,532	\$359,682	\$1,205,178	46.94%
30	CANAL INSURANCE COMPANY	0.99%	\$2,572,580	\$1,892,461	\$626,139	-\$258,299	-13.65%
31	EMPLOYERS MUTUAL CASUALTY COMPANY	0.90%	\$2,339,180	\$2,114,499	\$2,037,905	\$1,188,499	56.21%
32	SENTINEL INSURANCE COMPANY LTD	0.89%	\$2,321,048	\$2,286,013	\$1,668,295	\$1,538,547	67.30%
33	SAVERS PROPERTY & CASUALTY INSURANCE COMI	0.88%	\$2,279,478	\$2,294,515	\$416,272	\$1,432,621	62.44%
34	CONSUMERS INSURANCE USA INC	0.86%	\$2,231,768	\$2,393,059	\$1,084,594	\$2,402,278	100.39%
35	DEPOSITORS INSURANCE COMPANY	0.84%	\$2,177,487	\$2,044,911	\$592,557	\$936,493	45.80%
36	EMCASCO INSURANCE COMPANY	0.83%	\$2,155,659	\$2,037,687	\$1,038,032	\$1,645,572	80.76%
37	SECURA INSURANCE A MUTUAL COMPANY	0.79%	\$2,043,847	\$1,897,734	\$388,117	\$648,858	34.19%
38	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.77%	\$1,997,023	\$1,845,922	-\$2,841,214	\$1,871,919	101.41%
39	ARCH INSURANCE COMPANY	0.72%	\$1,872,111	\$1,835,948	\$238,994	\$395,931	21.57%
40	COLUMBIA MUTUAL INSURANCE COMPANY	0.70%	\$1,829,181	\$1,790,026	\$2,894,980	\$941,678	52.61%
41	AUTO OWNERS INSURANCE COMPANY	0.65%	\$1,686,252	\$1,649,993	\$1,358,124	\$640,996	38.85%
42	BERKSHIRE HATHAWAY HOMESTATE INSURANCE C	0.61%	\$1,594,128	\$954,430	\$200,265	\$582,759	61.06%
43	PEERLESS INDEMNITY INSURANCE COMPANY	0.59%	\$1,531,469	\$1,703,644	\$1,897,021	\$1,337,821	78.53%
44	HARTFORD FIRE INSURANCE COMPANY	0.57%	\$1,482,392	\$1,645,849	\$1,759,953	\$1,240,161	75.35%
45	TRAVELERS CASUALTY INSURANCE COMPANY OF I	0.52%	\$1,346,103	\$1,353,818	\$715,734	\$639,077	47.21%
46	TRAVELERS INDEMNITY COMPANY	0.51%	\$1,313,493	\$1,309,500	\$211,444	\$2,721,701	207.84%
47	TRAVELERS INDEMNITY COMPANY OF CONNECTICL	0.50%	\$1,305,240	\$1,195,408	\$141,769	\$1,817,300	152.02%
48	RLI INSURANCE COMPANY	0.49%	\$1,266,304	\$1,130,824	-\$1,034	\$356,310	31.51%
49	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.48%	\$1,254,399	\$1,242,415	\$438,181	\$1,001,130	80.58%
50	SHELTER GENERAL INSURANCE COMPANY	0.48%	\$1,252,760	\$1,215,262	\$1,873,979	\$1,281,814	105.48%
51	GRINNELL MUTUAL REINSURANCE COMPANY	0.46%	\$1,200,218	\$1,159,856	\$118,929	\$334,429	28.83%
52	STATE AUTO PROPERTY & CASUALTY INSURANCE (	0.46%	\$1,186,406	\$1,093,936	\$951,932	\$773,697	70.73%
53	NETHERLANDS INSURANCE COMPANY THE	0.45%	\$1,178,245	\$1,398,210	\$735,992	\$577,607	41.31%
54	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.45%	\$1,173,381	\$1,249,643	\$132,638	\$1,969,732	157.62%
55	BITUMINOUS CASUALTY CORPORATION	0.45%	\$1,167,582	\$1,063,188	\$267,725	\$642,328	60.42%
56	ACCEPTANCE CASUALTY INSURANCE CO	0.45%	\$1,159,688	\$1,126,733	\$440,086	\$846,781	75.15%
57	AMERISURE INSURANCE COMPANY	0.43%	\$1,110,470	\$1,151,698	\$574,415	\$125,612	10.91%
58	AMERICAN ALTERNATIVE INSURANCE CORPORATIC	0.43%	\$1,108,243	\$1,031,188	\$1,729,774	\$868,791	84.25%
59	LANCER INSURANCE COMPANY	0.42%	\$1,097,086	\$1,118,078	\$683	\$317,094	28.36%
60	CAMERON MUTUAL INSURANCE COMPANY	0.41%	\$1,073,700	\$1,032,840	\$311,433	\$437,455	42.35%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	WEST BEND MUTUAL INSURANCE COMPANY	0.40%	\$1,051,342	\$966,117	\$370,014	\$522,610	54.09%
62	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.40%	\$1,038,966	\$1,162,016	\$159,294	\$669,372	57.60%
63	VICTORIA FIRE & CASUALTY COMPANY	0.40%	\$1,030,078	\$1,087,838	\$290,818	\$1,416,547	130.22%
64	VANLINER INSURANCE COMPANY	0.39%	\$1,010,363	\$903,097	\$636,249	\$77,136	8.54%
65	AMERISURE MUTUAL INSURANCE COMPANY	0.37%	\$970,566	\$1,029,938	\$828,150	\$1,211,870	117.66%
66	OHIO SECURITY INSURANCE COMPANY	0.37%	\$966,301	\$703,317	\$1,800	\$7,735	1.10%
67	MID CENTURY INSURANCE COMPANY	0.37%	\$962,724	\$887,014	\$503,838	\$518,847	58.49%
68	ADDISON INSURANCE COMPANY	0.37%	\$962,314	\$947,594	\$625,635	-\$603,746	-63.71%
69	PENN MILLERS INSURANCE COMPANY	0.37%	\$953,860	\$931,119	\$964,704	-\$257,193	-27.62%
70	MIDWESTERN INDEMNITY COMPANY THE	0.35%	\$914,488	\$1,001,823	\$1,115,306	\$19,102	1.91%
71	WESCO INSURANCE COMPANY	0.35%	\$914,027	\$402,808	\$27,095	\$49,456	12.28%
72	AMERICAN SERVICE INSURANCE COMPANY	0.34%	\$890,357	\$774,820	\$380,150	\$506,829	65.41%
73	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.33%	\$854,554	\$829,592	\$79,101	\$128,128	15.44%
74	GENERAL CASUALTY COMPANY OF WISCONSIN	0.33%	\$846,042	\$944,761	\$1,272,111	\$1,073,918	113.67%
75	FIRST LIBERTY INSURANCE CORP THE	0.32%	\$842,555	\$640,759	\$24,068	\$123,886	19.33%
76	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.32%	\$829,180	\$523,850	\$189,933	-\$422,933	-80.74%
77	TRUCK INSURANCE EXCHANGE	0.31%	\$818,849	\$834,470	\$37,766	\$172,201	20.64%
78	CINCINNATI INDEMNITY COMPANY INC	0.31%	\$804,550	\$863,364	\$210,198	\$737,200	85.39%
79	SENTRY INSURANCE A MUTUAL COMPANY	0.30%	\$783,410	\$764,883	\$8,613	\$863,351	112.87%
80	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.28%	\$737,344	\$791,380	\$702,810	\$356,698	45.07%
81	PRAETORIAN INSURANCE COMPANY	0.28%	\$735,336	\$676,054	\$291,968	\$274,822	40.65%
82	GATEWAY INSURANCE COMPANY	0.28%	\$727,375	\$596,625	\$370,343	\$498,543	83.56%
83	GUIDEONE MUTUAL INSURANCE COMPANY	0.28%	\$716,087	\$634,204	\$55,596	\$198,974	31.37%
84	CHEROKEE INSURANCE COMPANY	0.27%	\$714,942	\$597,227	\$717,549	\$444,322	74.40%
85	SELECTIVE INSURANCE COMPANY OF THE SOUTHE	0.27%	\$698,320	\$613,875	\$40,805	\$65,003	10.59%
86	ALLSTATE INSURANCE COMPANY	0.26%	\$686,391	\$550,595	\$252,196	\$373,274	67.79%
87	SAGAMORE INSURANCE COMPANY	0.26%	\$683,059	\$555,623	\$194,989	\$1,930,523	347.45%
88	ATLANTIC SPECIALTY INSURANCE COMPANY	0.26%	\$680,718	\$583,293	\$96,612	\$255,296	43.77%
89	DISCOVER PROPERTY AND CASUALTY INSURANCE	0.26%	\$663,537	\$715,121	\$753,743	-\$490,084	-68.53%
90	FEDERATED RURAL ELECTRIC INSURANCE EXCHAN	0.25%	\$661,186	\$661,021	\$279,024	\$37,389	5.66%
91	FEDERAL INSURANCE COMPANY	0.25%	\$649,556	\$604,545	\$1,156,627	\$1,224,160	202.49%
92	AMERICAN STATES INSURANCE COMPANY	0.24%	\$625,308	\$689,397	\$300,009	-\$7,300	-1.06%
93	HAULERS INSURANCE COMPANY INC	0.24%	\$619,356	\$570,250	\$271,796	\$410,788	72.04%
94	CHURCH MUTUAL INSURANCE COMPANY	0.24%	\$618,779	\$675,039	\$346,336	\$173,798	25.75%
95	OLD REPUBLIC INSURANCE COMPANY	0.24%	\$611,153	\$564,002	\$32,136	\$707,280	125.40%
96	GREENWICH INSURANCE COMPANY	0.23%	\$609,285	\$560,448	\$10,977	\$117,764	21.01%
97	SELECTIVE INSURANCE COMPANY OF SOUTH CARO	0.23%	\$601,365	\$660,325	\$423,888	\$180,067	27.27%
98	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE	0.23%	\$593,929	\$685,849	\$581,430	\$675,147	98.44%
99	GREAT AMERICAN ASSURANCE COMPANY	0.23%	\$593,727	\$591,313	\$225,296	-\$23,922	-4.05%
100	GREAT NORTHERN INSURANCE COMPANY	0.23%	\$590,201	\$583,512	\$489,887	\$229,879	39.40%
101	CONTINENTAL INSURANCE COMPANY THE	0.22%	\$584,026	\$640,468	\$61,088	\$202,644	31.64%
102	OLD REPUBLIC GENERAL INSURANCE CORPORATIC	0.22%	\$579,862	\$466,877	\$20,089	\$55,042	11.79%
103	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE	0.22%	\$567,444	\$690,819	\$323,090	\$229,425	33.21%
104	NORTHFIELD INSURANCE COMPANY	0.22%	\$562,024	\$552,075	\$95,023	\$211,413	38.29%
105	FARMERS INSURANCE EXCHANGE	0.21%	\$555,733	\$533,180	\$86,840	-\$18,597	-3.49%
106	AMERICAN HOME ASSURANCE COMPANY	0.21%	\$552,751	\$552,751	\$1,553,740	\$1,725,907	312.24%
107	GREAT DIVIDE INSURANCE COMPANY	0.21%	\$546,974	\$481,738	\$79,391	\$161,483	33.52%
108	FARMLAND MUTUAL INSURANCE COMPANY	0.21%	\$540,532	\$529,594	\$48,869	\$55,308	10.44%
109	GRANITE STATE INSURANCE COMPANY	0.21%	\$540,359	\$547,753	\$105,676	\$349,972	63.89%
110	TWIN CITY FIRE INSURANCE COMPANY	0.21%	\$534,402	\$505,372	\$46,572	\$166,973	33.04%
111	INDEMNITY INSURANCE COMPANY OF NORTH AMER	0.19%	\$502,281	\$502,576	\$128,240	\$335,113	66.68%
112	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.19%	\$486,352	\$497,627	\$9,481	\$142,660	28.67%
113	TOWER INSURANCE COMPANY OF NEW YORK	0.19%	\$484,819	\$671,441	\$521,568	\$775,394	115.48%
114	HAWKEYE-SECURITY INSURANCE COMPANY	0.19%	\$484,609	\$555,034	\$361,546	\$449,773	81.04%
115	PEERLESS INSURANCE COMPANY	0.19%	\$483,577	\$514,688	\$165,412	\$319,624	62.10%
116	CATLIN INDEMNITY COMPANY	0.18%	\$472,456	\$454,246	\$36,427	\$147,115	32.39%
117	SELECTIVE INSURANCE COMPANY OF AMERICA	0.18%	\$469,797	\$330,394	\$504,999	\$31,346	9.49%
118	STRATFORD INSURANCE COMPANY	0.18%	\$468,440	\$419,741	\$324,792	-\$48,745	-11.61%
119	HUDSON INSURANCE COMPANY	0.18%	\$461,457	\$442,946	\$27,242	\$149,903	33.84%
120	CINCINNATI CASUALTY COMPANY THE	0.17%	\$451,741	\$464,993	\$36,313	\$59,427	12.78%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AMERICAN CASUALTY COMPANY OF READING PENN	0.17%	\$434,800	\$360,148	\$44,158	-\$18,133	-5.03%
122	COMMERCE AND INDUSTRY INSURANCE CO	0.17%	\$433,233	\$261,888	\$0	\$0	0.00%
123	ACE PROPERTY AND CASUALTY INSURANCE COMP.	0.17%	\$431,644	\$328,021	\$9,073	\$69,209	21.10%
124	AMERICAN ZURICH INSURANCE COMPANY	0.16%	\$416,931	\$497,944	\$18,161	\$216,064	43.39%
125	HALLMARK INSURANCE COMPANY	0.16%	\$414,587	\$330,193	\$44,102	\$10,280	3.11%
126	PHOENIX INSURANCE COMPANY THE	0.16%	\$414,431	\$413,234	\$177,890	\$117,946	28.54%
127	VALLEY FORGE INSURANCE COMPANY	0.16%	\$414,417	\$424,656	\$349,874	\$164,134	38.65%
128	ALLMERICA FINANCIAL BENEFIT INSURANCE COMP.	0.16%	\$407,646	\$316,542	\$11,000	-\$25,186	-7.96%
129	CONTINENTAL CASUALTY COMPANY	0.15%	\$393,876	\$366,211	\$266,621	\$398,305	108.76%
130	AMERICAN INTER-FIDELITY EXCHANGE	0.15%	\$392,200	\$392,200	\$48,335	\$306,211	78.08%
131	HDI-GERLING AMERICA INSURANCE COMPANY	0.14%	\$372,587	\$311,401	\$66,547	\$137,553	44.17%
132	FIREMANS FUND INSURANCE COMPANY	0.13%	\$345,653	\$286,185	\$8,899	\$197,799	69.12%
133	ILLINOIS NATIONAL INSURANCE COMPANY	0.13%	\$345,142	\$357,446	\$24,745	\$31,136	8.71%
134	OAK RIVER INSURANCE COMPANY	0.13%	\$345,037	\$425,835	\$735,318	-\$161,724	-37.98%
135	HARTFORD CASUALTY INSURANCE CO	0.13%	\$344,955	\$324,538	\$112,668	\$314,548	96.92%
136	T H E INSURANCE COMPANY	0.13%	\$344,778	\$328,502	\$107,500	-\$103,497	-31.51%
137	FIRST NATIONAL INSURANCE COMPANY OF AMERIC	0.12%	\$323,144	\$337,712	\$1,330	\$1,434	0.42%
138	AMERISURE PARTNERS INSURANCE COMPANY	0.12%	\$319,054	\$262,864	\$54,500	\$324,618	123.49%
139	TRANSGUARD INSURANCE COMPANY OF AMERICA I	0.12%	\$318,821	\$309,759	\$650,215	-\$789,412	-254.85%
140	GENERAL INSURANCE COMPANY OF AMERICA	0.12%	\$317,555	\$349,957	\$91,744	\$40,859	11.68%
141	STATE FARM FIRE AND CASUALTY COMPANY	0.12%	\$308,405	\$320,830	\$1,158,124	\$1,745,526	544.07%
142	UNION INSURANCE COMPANY OF PROVIDENCE	0.12%	\$299,557	\$305,518	\$26,693	\$58,695	19.21%
143	FCCI INSURANCE COMPANY	0.11%	\$288,656	\$247,055	\$51,758	\$122,077	49.41%
144	ECHOLON PROPERTY & CASUALTY INSURANCE COI	0.11%	\$286,923	\$204,430	\$46,889	\$92,176	45.09%
145	SHELTER MUTUAL INSURANCE COMPANY	0.11%	\$284,962	\$289,201	\$252,792	-\$63,755	-22.05%
146	BROTHERHOOD MUTUAL INSURANCE CO	0.11%	\$275,262	\$267,942	\$240,630	\$268,358	100.16%
147	AMERICAN ECONOMY INSURANCE COMPANY	0.11%	\$274,396	\$282,832	\$11,000	\$39,062	13.81%
148	OCCIDENTAL FIRE & CASUALTY COMPANY OF NOR1	0.10%	\$270,855	\$223,713	\$7,072	-\$72,967	-32.62%
149	NATIONAL TRUST INSURANCE COMPANY	0.10%	\$270,638	\$251,531	\$272,839	\$28,937	11.50%
150	REGENT INSURANCE COMPANY	0.10%	\$267,775	\$329,623	\$777,179	\$231,576	70.25%
151	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.10%	\$259,752	\$191,112	\$18,556	\$16,755	8.77%
152	HARCO NATIONAL INSURANCE COMPANY	0.10%	\$249,772	\$420,760	\$118,250	\$66,222	15.74%
153	MARKEL INSURANCE COMPANY	0.10%	\$248,889	\$207,930	\$1,192	\$41,621	20.02%
154	AMERICAN FIRE & CASUALTY COMPANY	0.09%	\$238,848	\$150,298	\$454,568	\$4,370	2.91%
155	BITUMINOUS FIRE AND MARINE INS CO	0.09%	\$235,700	\$286,862	\$29,474	\$106,039	36.97%
156	ARGONAUT GREAT CENTRAL INSURANCE CO	0.09%	\$231,872	\$247,745	\$205,504	\$123,220	49.74%
157	PROPERTY & CASUALTY INSURANCE COMPANY OF	0.09%	\$222,806	\$221,404	\$45,108	\$87,101	39.34%
158	TOKIO MARINE AMERICA INSURANCE COMPANY	0.08%	\$217,908	\$237,921	\$18,890	-\$69,566	-29.24%
159	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.08%	\$201,237	\$188,563	\$11,800	\$80,344	42.61%
160	QBE INSURANCE CORPORATION	0.08%	\$200,065	\$123,696	\$195,700	-\$160,456	-129.72%
161	ARGONAUT MIDWEST INSURANCE COMPANY	0.08%	\$199,858	\$193,513	\$331,007	\$207,876	107.42%
162	HARLEYSVILLE INSURANCE COMPANY	0.07%	\$191,591	\$163,063	\$29,398	\$76,978	47.21%
163	STAR INSURANCE COMPANY	0.07%	\$188,068	\$331,172	\$1,540,205	\$1,154,366	348.57%
164	WEST AMERICAN INSURANCE COMPANY	0.07%	\$183,102	\$122,350	\$73,272	\$37,287	30.48%
165	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$182,525	\$196,180	\$179,245	\$233,792	119.17%
166	STARR INDEMNITY & LIABILITY COMPANY	0.07%	\$181,217	\$230,047	\$74,521	\$166,793	72.50%
167	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.07%	\$173,376	\$177,306	\$136,847	\$129,694	73.15%
168	TRANSPORTATION INSURANCE COMPANY	0.07%	\$172,189	\$241,685	\$130,112	\$68,433	28.31%
169	ASSURANCE COMPANY OF AMERICA	0.07%	\$170,680	\$222,466	\$84,737	\$105,116	47.25%
170	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$165,381	\$187,240	\$20,322	\$43,315	23.13%
171	MAXUM CASUALTY INSURANCE COMPANY	0.06%	\$156,139	\$778,908	\$233,497	\$32,185	4.13%
172	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.06%	\$151,815	\$155,976	\$42,350	\$489,053	313.54%
173	COUNTRY MUTUAL INSURANCE COMPANY	0.06%	\$149,876	\$140,140	\$8,500	\$2,081	1.48%
174	WESTFIELD INSURANCE COMPANY	0.06%	\$146,231	\$152,984	\$28,396	-\$6,718	-4.39%
175	NOVA CASUALTY COMPANY	0.06%	\$143,958	\$583,049	\$477,140	\$546,836	93.79%
176	SECURA SUPREME INSURANCE COMPANY	0.05%	\$135,647	\$89,698	\$0	-\$6,276	-7.00%
177	MASSACHUSETTS BAY INSURANCE COMPANY	0.05%	\$130,097	\$131,406	\$14,430	\$464,280	353.32%
178	LIBERTY INSURANCE CORPORATION	0.05%	\$129,907	\$151,651	\$194,853	\$673,291	443.97%
179	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.05%	\$119,026	\$107,240	\$19,064	\$61,909	57.73%
180	AMERICAN SOUTHERN INSURANCE COMPANY	0.05%	\$117,523	\$194,759	\$16,878	-\$7,774	-3.99%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	XL SPECIALTY INSURANCE COMPANY	0.05%	\$117,104	\$132,397	\$18,619	\$35,663	26.94%
182	MONROE GUARANTY INSURANCE COMPANY	0.04%	\$114,212	\$47,096	\$0	\$11,637	24.71%
183	AMERICAN NATIONAL PROPERTY & CASUALTY COM	0.04%	\$111,841	\$128,730	\$20,126	-\$31,372	-24.37%
184	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$108,527	\$71,788	\$64,133	\$40,345	56.20%
185	GOVERNMENT EMPLOYEES INSURANCE CO	0.04%	\$103,376	\$86,475	\$4,273	\$21,586	24.96%
186	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.04%	\$100,409	\$24,704	\$153,994	\$46,107	186.64%
187	PENNSYLVANIA MANUFACTURERS ASSOCIATION IN	0.04%	\$95,453	\$88,388	\$157,519	\$30,351	34.34%
188	RIVERPORT INSURANCE COMPANY	0.04%	\$94,608	\$98,728	\$18,504	\$48,113	48.73%
189	BERKLEY REGIONAL INSURANCE COMPANY	0.04%	\$92,684	\$29,041	\$0	\$3,787	13.04%
190	HANOVER INSURANCE COMPANY THE	0.04%	\$92,660	\$100,385	\$83,598	\$88,251	87.91%
191	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$92,518	\$84,450	\$121,120	-\$85,570	-101.33%
192	MITSUI SUMITOMO INSURANCE USA INC	0.03%	\$80,792	\$82,879	-\$12,754	-\$5,694	-6.87%
193	MARYLAND CASUALTY COMPANY	0.03%	\$77,811	\$113,976	\$83,088	-\$24,329	-21.35%
194	CITIZENS INSURANCE COMPANY OF AMERICA	0.03%	\$76,694	\$105,437	\$112,014	-\$130,745	-124.00%
195	TOWER NATIONAL INSURANCE COMPANY	0.03%	\$75,428	\$71,149	\$12,500	\$45,494	63.94%
196	FIRST GUARD INSURANCE COMPANY	0.03%	\$75,184	\$75,184	\$0	\$25,330	33.69%
197	BERKLEY NATIONAL INSURANCE COMPANY	0.03%	\$74,547	\$42,200	\$0	\$4,517	10.70%
198	UNION INSURANCE COMPANY	0.03%	\$72,708	\$8,305	\$2,834	\$4,775	57.50%
199	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$67,214	\$191,286	\$249,318	-\$331,033	-173.06%
200	NATIONAL CONTINENTAL INSURANCE COMPANY	0.03%	\$66,567	\$70,653	\$127,285	-\$45,044	-63.75%
201	MID-CONTINENT CASUALTY COMPANY	0.03%	\$65,585	\$57,971	\$119,431	-\$15,442	-26.64%
202	SCOTTSDALE INDEMNITY COMPANY	0.03%	\$65,139	\$52,560	\$514,274	\$55,704	105.98%
203	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$64,936	\$79,020	\$2,958,355	\$1,333,505	1687.55%
204	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$64,550	\$83,888	\$25,500	-\$275,149	-328.00%
205	AMERICAN SOUTHERN HOME INSURANCE COMPAN'	0.02%	\$64,147	\$69,510	\$0	\$46,916	67.50%
206	MITSUI SUMITOMO INSURANCE COMPANY OF AMER	0.02%	\$63,635	\$48,194	\$14,670	\$23,674	49.12%
207	NATIONAL SURETY CORPORATION	0.02%	\$61,719	\$52,342	\$0	\$14,140	27.01%
208	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$61,141	\$61,141	\$2,817	\$16,295	26.65%
209	XL INSURANCE AMERICA INC	0.02%	\$59,447	\$76,180	\$1,073	-\$28,969	-38.03%
210	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.02%	\$56,793	\$60,853	\$1	\$48,200	79.21%
211	STATE AUTOMOBILE MUTUAL INSURANCE COMPAN	0.02%	\$55,984	\$53,559	\$11,795	-\$13,482	-25.17%
212	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$55,556	\$49,723	\$1,014	\$958	1.93%
213	AXIS INSURANCE COMPANY	0.02%	\$54,814	\$35,565	\$0	\$34,394	96.71%
214	CUMIS INSURANCE SOCIETY INC	0.02%	\$54,250	\$55,660	\$14,273	-\$19,674	-35.35%
215	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$54,131	\$322,653	\$31,028	-\$30,620	-9.49%
216	AMERICAN INSURANCE COMPANY THE	0.02%	\$52,973	\$50,140	\$0	\$10,254	20.45%
217	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$51,814	\$53,789	\$4,960	-\$48,150	-89.52%
218	DIAMOND STATE INSURANCE COMPANY	0.02%	\$46,158	\$46,054	\$8,295	-\$1,627	-3.53%
219	NATIONAL FARMERS UNION PROPERTY & CASUALT	0.02%	\$44,227	\$44,906	\$6,393	\$8,628	19.21%
220	IMPERIUM INSURANCE COMPANY	0.02%	\$42,788	\$25,611	\$7,875	-\$31,028	-121.15%
221	1ST AUTO & CASUALTY INSURANCE COMPANY	0.02%	\$40,328	\$34,881	\$7,922	\$1,322	3.79%
222	TECHNOLOGY INSURANCE COMPANY	0.01%	\$38,074	\$44,917	\$12,944	\$18,655	41.53%
223	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$37,809	\$33,129	\$1,650	-\$13,393	-40.43%
224	SENTRY CASUALTY COMPANY	0.01%	\$37,453	\$22,913	\$0	-\$12,203	-53.26%
225	GREAT AMERICAN INSURANCE COMPANY OF NEW Y	0.01%	\$37,219	\$34,767	\$0	-\$1,421	-4.09%
226	PREFERRED PROFESSIONAL INSURANCE COMPAN'	0.01%	\$34,486	\$34,800	\$0	\$5,602	16.10%
227	SENECA INSURANCE COMPANY INC	0.01%	\$32,836	\$28,360	\$0	\$5,236	18.46%
228	NEW YORK MARINE & GENERAL INSURANCE COMP/	0.01%	\$32,772	\$24,020	\$4,166	\$7,727	32.17%
229	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$26,690	\$2,123	\$0	\$567	26.71%
230	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$20,533	\$35,773	\$14,321	\$16,329	45.65%
231	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$19,716	\$16,207	\$0	\$2,342	14.45%
232	AMERICAN ROAD INSURANCE COMPANY	0.01%	\$19,570	\$19,479	\$0	\$0	0.00%
233	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$18,273	\$20,079	\$0	-\$19,459	-96.91%
234	GREAT MIDWEST INSURANCE COMPANY	0.01%	\$17,926	\$2,063	\$0	\$0	0.00%
235	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$17,593	\$19,428	\$0	\$7,021	36.14%
236	NAVIGATORS INSURANCE COMPANY	0.01%	\$16,603	\$5,919	\$429,672	-\$483,735	-8172.58%
237	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$15,509	\$16,944	\$0	-\$1,961	-11.57%
238	WILSHIRE INSURANCE COMPANY	0.01%	\$14,079	\$56,906	\$56,173	-\$110,469	-194.13%
239	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$14,010	\$14,010	\$266,108	\$40,248	287.28%
240	FOREMOST INSURANCE COMPANY GRAND RAPIDS	0.01%	\$13,674	\$979	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	COREPOINTE INSURANCE COMPANY	0.00%	\$12,619	\$9,429	\$0	\$1,698	18.01%
242	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$12,500	\$13,598	\$13,516	\$2,233	16.42%
243	TRIANGLE INSURANCE COMPANY INC	0.00%	\$12,092	\$9,867	\$0	\$1,365	13.83%
244	ARGONAUT INSURANCE COMPANY	0.00%	\$9,836	\$5,184	\$1,692	-\$2,849	-54.96%
245	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$8,718	\$22,561	\$3,082	\$5,322	23.59%
246	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.00%	\$8,076	\$8,779	\$752	\$1,366	15.56%
247	LM INSURANCE CORPORATION	0.00%	\$7,378	\$9,868	\$0	-\$23,725	-240.42%
248	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.00%	\$6,835	\$6,293	\$10,156	\$10,156	161.39%
249	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$6,674	\$2,439	\$0	\$1,634	66.99%
250	SPARTA INSURANCE COMPANY	0.00%	\$5,928	\$4,698	\$0	\$2,353	50.09%
251	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$4,203	\$4,070	\$0	\$0	0.00%
252	FIREMENS INSURANCE COMPANY OF WASHINGTON	0.00%	\$4,074	\$1,085	\$0	\$219	20.18%
253	STARNET INSURANCE COMPANY	0.00%	\$3,696	\$1,910	\$10,775	-\$24,038	-1258.53%
254	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$3,129	\$2,916	\$0	-\$1,097	-37.62%
255	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$3,127	\$594	\$0	\$0	0.00%
256	CAPITOL INDEMNITY CORPORATION	0.00%	\$2,693	\$2,399	\$0	-\$221	-9.21%
257	TRIUMPH CASUALTY COMPANY	0.00%	\$1,942	\$1,663	\$0	-\$930	-55.92%
258	AIG PROPERTY CASUALTY COMPANY	0.00%	\$1,900	\$1,900	\$0	-\$371	-19.53%
259	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$1,828	\$1,864	\$0	\$0	0.00%
260	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$940	\$1,055	\$125,001	-\$80,596	-7639.43%
261	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$938	\$6,198	\$0	\$0	0.00%
262	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$767	\$3,019	\$0	\$32,502	1076.58%
263	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$764	\$32	\$0	\$13	40.63%
264	SOUTHERN INSURANCE COMPANY	0.00%	\$620	\$620	\$0	-\$988	-159.35%
265	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$587	\$941	\$0	\$89	9.46%
266	VIGILANT INSURANCE COMPANY	0.00%	\$578	\$568	\$0	-\$16	-2.82%
267	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$384	\$384	\$0	-\$19,146	-4985.94%
268	STONINGTON INSURANCE COMPANY	0.00%	\$314	\$19,568	\$167,316	-\$7,372	-37.67%
269	FLORISTS MUTUAL INSURANCE COMPANY	0.00%	\$208	\$185	\$0	\$0	0.00%
270	PACIFIC INDEMNITY COMPANY	0.00%	\$140	\$44	\$0	-\$168	-381.82%
271	AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.00%	\$105	\$105	\$0	\$0	0.00%
272	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$62	\$4,150	\$0	\$0	0.00%
273	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$143	N/A
274	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50	N/A
275	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$18,970	\$1,255	\$9,280	48.92%
276	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,845	N/A
277	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$254	N/A
278	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
279	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,913	N/A
280	ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,384	N/A
281	AMERICAN MINING INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$280	N/A
282	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
283	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$345,652	-\$295,411	N/A
284	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$85	N/A
285	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
286	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$136	N/A
287	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,200	N/A
288	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
289	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$247	N/A
290	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$0	-\$559	N/A
291	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,458	N/A
292	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,689	\$7,689	N/A
293	GEICO GENERAL INS CO	0.00%	\$0	\$0	-\$1	-\$3	N/A
294	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	-\$1	-\$23	N/A
295	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
296	HARTFORD INSURANCE COMPANY OF MIDWEST TEXAS	0.00%	\$0	\$0	\$0	-\$1,494	N/A
297	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$19	-\$15	N/A
298	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
299	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$802	\$0	\$52,908	-6597.01%
300	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A

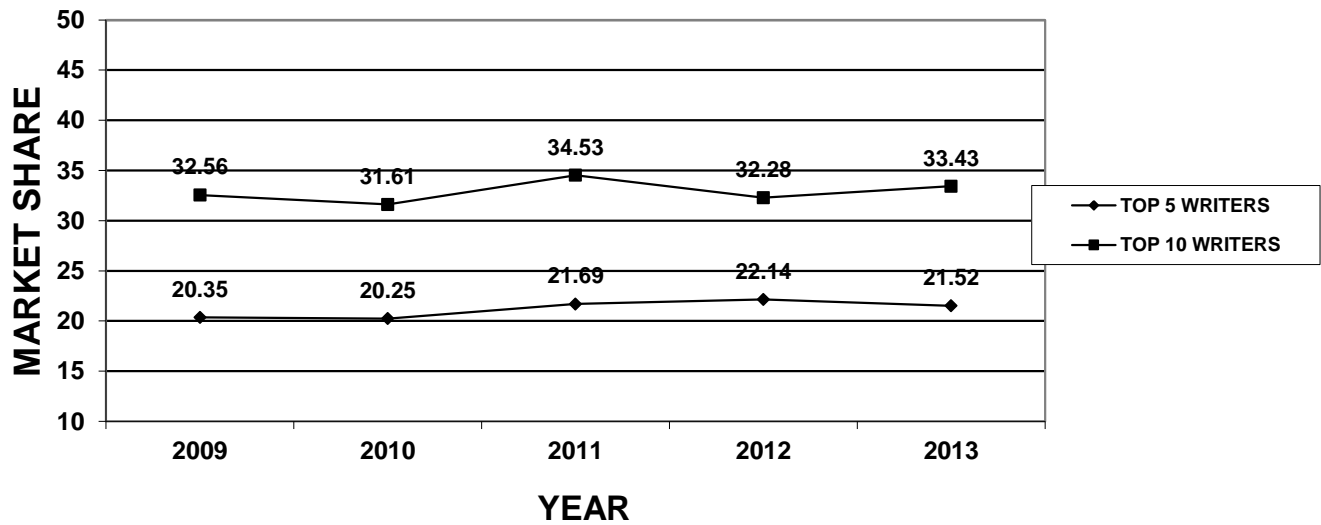
**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	NIPPONKOA INSURANCE COMPANY LIMITED (US BR	0.00%	\$0	\$0	\$0	-\$24	N/A
302	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15,786	N/A
303	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$2,768	N/A
304	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
305	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$272	\$0	-\$818	-300.74%
306	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSL	0.00%	\$0	\$0	\$0	-\$2	N/A
307	PROGRESSIVE NORTHWESTERN INSURANCE COMP	0.00%	\$0	\$0	-\$1,600	-\$1,600	N/A
308	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$700	N/A
309	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
310	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$14,326	N/A
311	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
312	TRAVELERS CASUALTY AND SURETY COMPANY OF	0.00%	\$0	\$0	\$0	\$118	N/A
313	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
314	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$324,300	-\$104,027	N/A
315	UNITED NATIONAL SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$313	N/A
316	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$2	-\$38	N/A
317	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,005	N/A
318	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$18,418	N/A
319	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$49,501	-\$13,948	N/A
320	ALLIED PROPERTY & CASUALTY INSURANCE COMP	0.00%	-\$1	-\$1	\$43	\$43	-4300.00%
321	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$1	-\$1	-\$4	-\$39	3900.00%
322	TIG INSURANCE COMPANY	0.00%	-\$1	-\$1	\$21	-\$32	3200.00%
323	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	-\$12	-\$12	\$788,039	\$618,326	-5152716.67%
324	COLUMBIA INSURANCE COMPANY	0.00%	-\$179	\$5,868	\$0	-\$2,345	-39.96%
325	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$500	\$8,251	\$124,342	\$62,161	753.38%
326	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$2,324	\$13,167	\$236,679	-\$63,327	-480.95%
327	ALLSTATE INDEMNITY COMPANY	0.00%	-\$5,796	\$75,656	\$297,538	\$171,747	227.01%
328	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$8,352	\$27,943	\$29,215	-\$82,650	-295.78%
329	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$9,209	\$4,488	\$0	-\$19,224	-428.34%
330	NEW HAMPSHIRE INSURANCE COMPANY	-0.03%	-\$77,709	\$820,159	\$235,632	\$822,080	100.23%
TOTAL		100.00%	\$260,009,834	\$252,654,610	\$128,629,839	\$148,672,138	58.84%

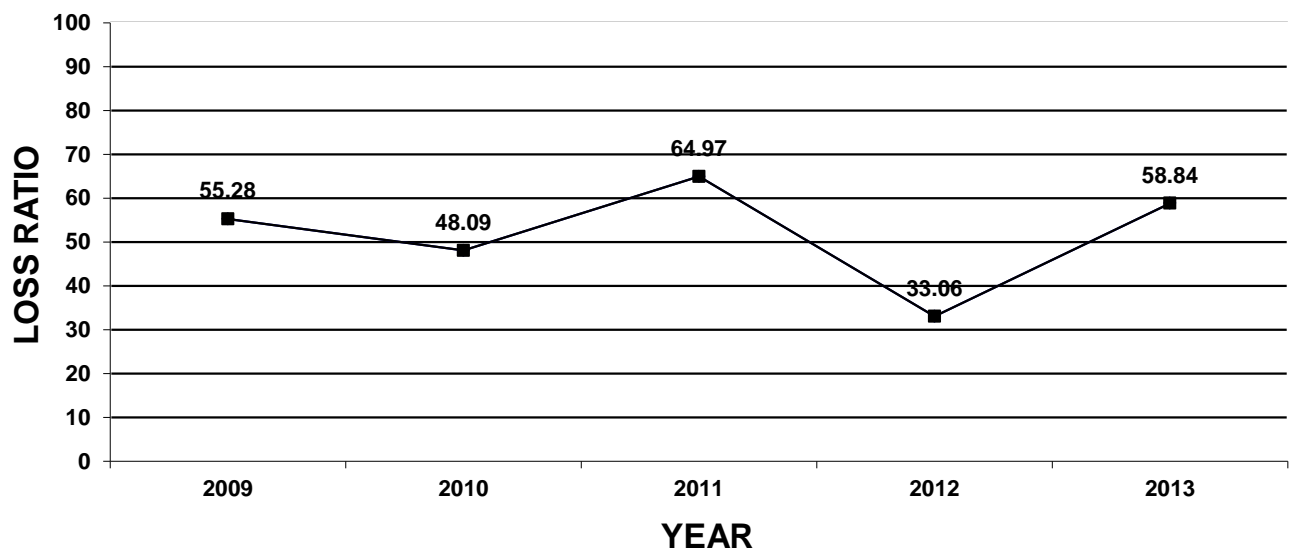


**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE INSURANCE COMPANY	7.31%	\$5,077,780	\$5,077,780	\$2,919,939	\$4,884,541	96.19%
2	PROGRESSIVE CASUALTY INSURANCE COMPANY	5.94%	\$4,130,652	\$4,140,718	\$2,291,106	\$2,404,934	58.08%
3	GREAT WEST CASUALTY COMPANY	5.37%	\$3,734,206	\$3,668,012	\$2,338,030	\$2,504,740	68.29%
4	NATIONAL INTERSTATE INSURANCE COMPANY	4.27%	\$2,965,943	\$2,796,444	\$607,831	\$363,947	13.01%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3.82%	\$2,653,876	\$2,567,146	\$1,242,717	\$1,276,038	49.71%
6	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMI	3.51%	\$2,439,024	\$2,701,710	\$915,409	\$987,411	36.55%
7	UNITED FIRE AND CASUALTY COMPANY	3.39%	\$2,357,751	\$2,276,264	\$812,896	\$492,045	21.62%
8	NATIONAL CASUALTY COMPANY	3.35%	\$2,331,002	\$2,256,764	\$1,192,055	\$1,742,673	77.22%
9	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	3.28%	\$2,276,623	\$2,252,700	\$411,989	\$196,603	8.73%
10	CHARTER OAK FIRE INSURANCE CO THE	3.03%	\$2,103,724	\$2,000,631	\$689,841	\$444,156	22.20%
11	CANAL INSURANCE COMPANY	2.34%	\$1,626,360	\$1,260,458	\$439,335	\$749,702	59.48%
12	SPARTA INSURANCE COMPANY	2.27%	\$1,574,691	\$1,414,862	\$208,912	\$708,675	50.09%
13	UNITED STATES FIRE INSURANCE COMPANY	2.05%	\$1,427,715	\$1,285,402	\$376,137	\$340,738	26.51%
14	OWNERS INSURANCE COMPANY	1.87%	\$1,299,390	\$1,325,888	\$1,804,630	\$574,218	43.31%
15	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.74%	\$1,211,763	\$1,198,887	\$478,851	\$526,356	43.90%
16	TRAVELERS INDEMNITY COMPANY	1.66%	\$1,151,325	\$1,153,155	\$314,777	\$251,154	21.78%
17	SENTRY SELECT INSURANCE COMPANY	1.50%	\$1,043,928	\$1,031,545	\$627,004	\$585,343	56.74%
18	SOUTHERN PIONEER PROPERTY AND CASUALTY INSU	1.45%	\$1,005,986	\$818,119	\$422,511	\$865,574	105.80%
19	VANLINER INSURANCE COMPANY	1.45%	\$1,005,082	\$900,381	\$258,340	\$28,615	3.18%
20	EMPIRE FIRE AND MARINE INSURANCE CO	1.41%	\$976,606	\$976,068	\$28,048	\$1,854	0.19%
21	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	1.38%	\$959,124	\$879,844	\$199,348	\$1,202,912	136.72%
22	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	1.34%	\$928,646	\$928,657	\$388,381	\$340,225	36.64%
23	SECURA INSURANCE A MUTUAL COMPANY	1.33%	\$927,833	\$862,964	\$339,362	\$439,493	50.93%
24	NEW YORK MARINE & GENERAL INSURANCE COMPAN'	1.18%	\$819,494	\$600,644	\$104,189	\$193,231	32.17%
25	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.09%	\$759,079	\$750,093	\$405,196	\$657,396	87.64%
26	CRUM & FORSTER INDEMNITY COMPANY	1.09%	\$758,206	\$692,080	\$407,295	\$545,954	78.89%
27	PLAZA INSURANCE COMPANY	1.05%	\$732,971	\$666,527	\$158,300	\$487,381	73.12%
28	ADDISON INSURANCE COMPANY	1.04%	\$725,856	\$714,754	\$101,346	\$89,547	12.53%
29	HAULERS INSURANCE COMPANY INC	0.98%	\$680,712	\$626,742	\$345,504	\$304,233	48.54%
30	MILWAUKEE CASUALTY INSURANCE CO	0.98%	\$680,367	\$494,738	\$107,005	\$323,918	65.47%
31	SHELTER GENERAL INSURANCE COMPANY	0.97%	\$674,563	\$654,371	\$448,201	\$306,573	46.85%
32	NATIONAL INDEMNITY COMPANY	0.94%	\$654,915	\$540,235	\$188,669	\$266,013	49.24%
33	AUTO OWNERS INSURANCE COMPANY	0.89%	\$620,605	\$595,417	\$381,145	\$369,550	62.07%
34	INSURANCE COMPANY OF THE STATE OF PENNSYLVIA	0.87%	\$604,318	\$381,789	\$11,629	-\$25,894	-6.78%
35	GENERAL CASUALTY COMPANY OF WISCONSIN	0.81%	\$565,122	\$631,050	\$162,912	\$728,730	115.48%
36	SENTRY INSURANCE A MUTUAL COMPANY	0.80%	\$554,507	\$543,311	\$62,678	\$25,674	4.73%
37	NORTH RIVER INSURANCE COMPANY THE	0.73%	\$506,289	\$314,251	\$163,831	\$255,593	81.33%
38	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.72%	\$503,274	\$535,981	\$356,072	\$365,556	68.20%
39	GATEWAY INSURANCE COMPANY	0.70%	\$486,896	\$391,723	\$68,465	\$130,022	33.19%
40	AMERICAN SERVICE INSURANCE COMPANY	0.69%	\$479,423	\$417,211	\$118,616	\$166,812	39.98%
41	ALLSTATE INSURANCE COMPANY	0.66%	\$458,069	\$367,251	\$264,051	\$262,388	71.45%
42	COLUMBIA MUTUAL INSURANCE COMPANY	0.66%	\$457,295	\$447,506	\$723,745	\$235,419	52.61%
43	SAGAMORE INSURANCE COMPANY	0.66%	\$455,373	\$370,416	\$123,888	\$157,324	42.47%
44	CONTINENTAL INSURANCE COMPANY THE	0.62%	\$433,051	\$475,849	\$170,828	\$191,124	40.16%
45	FEDERAL INSURANCE COMPANY	0.59%	\$408,376	\$384,843	\$140,234	\$108,340	28.15%
46	QBE INSURANCE CORPORATION	0.59%	\$407,276	\$251,809	\$398,388	-\$326,644	-129.72%
47	GREENWICH INSURANCE COMPANY	0.58%	\$406,190	\$373,632	\$7,318	\$78,510	21.01%
48	OLD REPUBLIC INSURANCE COMPANY	0.58%	\$402,316	\$373,052	\$44,602	\$205,021	54.96%
49	BERKSHIRE HATHAWAY HOMESTATE INSURANCE CON	0.57%	\$398,809	\$237,148	\$144,328	\$265,838	112.10%
50	GREAT DIVIDE INSURANCE COMPANY	0.52%	\$364,650	\$321,159	\$52,927	\$107,656	33.52%
51	AMERICAN RELIABLE INSURANCE COMPANY	0.51%	\$354,059	\$300,640	\$3,677	\$75,824	25.22%
52	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.50%	\$349,415	\$361,158	\$59,165	\$55,583	15.39%
53	GREAT NORTHERN INSURANCE COMPANY	0.49%	\$339,397	\$342,186	\$80,587	\$103,364	30.21%
54	CHURCH MUTUAL INSURANCE COMPANY	0.48%	\$333,188	\$363,483	\$186,488	\$93,583	25.75%
55	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.47%	\$329,212	\$268,153	\$93,091	\$72,737	27.13%
56	VALLEY FORGE INSURANCE COMPANY	0.47%	\$326,429	\$332,629	\$129,771	\$110,335	33.17%
57	PHOENIX INSURANCE COMPANY THE	0.44%	\$306,010	\$306,614	\$98,473	\$27,909	9.10%
58	CONTINENTAL CASUALTY COMPANY	0.42%	\$294,837	\$273,489	\$85,162	\$178,795	65.38%
59	PRAETORIAN INSURANCE COMPANY	0.42%	\$291,972	\$268,433	\$115,928	\$109,121	40.65%
60	HUDSON INSURANCE COMPANY	0.41%	\$284,753	\$281,186	\$28,672	\$112,730	40.09%
61	HALLMARK INSURANCE COMPANY	0.39%	\$273,772	\$217,961	\$0	\$295,683	135.66%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	STATE FARM FIRE AND CASUALTY COMPANY	0.37%	\$258,962	\$270,629	\$77,722	\$28,717	10.61%
63	LANCER INSURANCE COMPANY	0.37%	\$258,029	\$264,757	\$222,386	\$233,574	88.22%
64	FIRST LIBERTY INSURANCE CORP THE	0.37%	\$254,963	\$195,087	\$73,120	\$100,860	51.70%
65	T H E INSURANCE COMPANY	0.32%	\$220,085	\$209,892	\$3,462	-\$123,026	-58.61%
66	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.30%	\$206,944	\$202,053	\$109,653	\$108,876	53.88%
67	ARGONAUT GREAT CENTRAL INSURANCE CO	0.29%	\$204,593	\$218,599	\$181,327	\$108,724	49.74%
68	FCCI INSURANCE COMPANY	0.29%	\$200,591	\$171,682	\$80,154	\$84,834	49.41%
69	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.27%	\$188,792	\$190,581	\$174,974	\$189,555	99.46%
70	NATIONAL TRUST INSURANCE COMPANY	0.27%	\$188,070	\$174,793	\$98,330	\$20,109	11.50%
71	REGENT INSURANCE COMPANY	0.26%	\$178,408	\$219,639	\$70,285	\$154,383	70.29%
72	ARGONAUT MIDWEST INSURANCE COMPANY	0.25%	\$176,346	\$170,746	\$292,065	\$183,420	107.42%
73	ELECTRIC INSURANCE COMPANY	0.24%	\$169,763	\$169,762	\$17,071	\$36,035	21.23%
74	MAXUM CASUALTY INSURANCE COMPANY	0.22%	\$155,629	\$767,834	\$225,695	\$41,737	5.44%
75	SHELTER MUTUAL INSURANCE COMPANY	0.22%	\$153,441	\$155,724	\$81,235	-\$20,488	-13.16%
76	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.20%	\$140,306	\$116,723	\$46,141	\$48,948	41.94%
77	TRANSPORTATION INSURANCE COMPANY	0.20%	\$136,834	\$168,041	\$44,086	\$34,411	20.48%
78	GRANITE STATE INSURANCE COMPANY	0.19%	\$131,267	\$146,068	\$28,180	\$93,326	63.89%
79	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	\$118,785	\$114,884	\$310,840	\$247,930	215.81%
80	CATLIN INDEMNITY COMPANY	0.17%	\$118,114	\$113,562	\$9,107	\$36,778	32.39%
81	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.16%	\$113,467	\$104,882	-\$161,433	\$106,359	101.41%
82	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.16%	\$113,354	\$116,416	\$66,900	\$57,246	49.17%
83	TOKIO MARINE AMERICA INSURANCE COMPANY	0.15%	\$107,328	\$117,185	\$9,304	-\$34,264	-29.24%
84	FLORISTS MUTUAL INSURANCE COMPANY	0.15%	\$104,204	\$92,834	\$23,485	\$68,163	73.42%
85	STARR INDEMNITY & LIABILITY COMPANY	0.14%	\$97,558	\$123,870	\$40,127	\$89,811	72.50%
86	OAK RIVER INSURANCE COMPANY	0.12%	\$82,020	\$84,211	\$42,953	\$85,894	102.00%
87	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.12%	\$81,841	\$60,899	\$17,721	\$9,834	16.15%
88	MONROE GUARANTY INSURANCE COMPANY	0.11%	\$79,367	\$32,728	\$0	\$8,087	24.71%
89	XL SPECIALTY INSURANCE COMPANY	0.11%	\$78,070	\$88,265	\$12,413	\$23,776	26.94%
90	AMERICAN SOUTHERN INSURANCE COMPANY	0.11%	\$75,437	\$158,310	\$62,860	\$44,480	28.10%
91	CAROLINA CASUALTY INSURANCE COMPANY	0.10%	\$68,402	\$33,445	\$0	\$56,228	168.12%
92	ACUITY A MUTUAL INSURANCE COMPANY	0.09%	\$64,216	\$58,819	\$1,485,324	\$851,763	1448.11%
93	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.09%	\$64,091	\$57,745	\$10,266	\$33,336	57.73%
94	HARLEYSVILLE INSURANCE COMPANY	0.09%	\$64,051	\$54,542	\$0	\$42,698	78.28%
95	SECURA SUPREME INSURANCE COMPANY	0.09%	\$63,584	\$42,178	\$28,081	\$60,642	143.78%
96	GOVERNMENT EMPLOYEES INSURANCE CO	0.08%	\$57,578	\$53,366	\$20,156	\$25,249	47.31%
97	HISCOX INSURANCE COMPANY INC	0.08%	\$53,593	\$12,463	\$0	\$0	0.00%
98	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$53,101	\$69,632	\$37,118	\$46,703	67.07%
99	MASSACHUSETTS BAY INSURANCE COMPANY	0.07%	\$48,132	\$44,837	\$31,023	\$29,622	66.07%
100	STRATFORD INSURANCE COMPANY	0.07%	\$47,433	\$42,502	\$32,888	-\$4,936	-11.61%
101	AMCO INSURANCE COMPANY	0.07%	\$46,872	\$98,567	\$17,572	\$17,443	17.70%
102	ZURICH AMERICAN INSURANCE COMPANY	0.07%	\$45,425	\$30,027	\$827,331	\$818,662	2726.42%
103	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.06%	\$44,228	\$44,906	\$6,394	\$8,628	19.21%
104	LIBERTY INSURANCE CORPORATION	0.06%	\$41,728	\$50,840	\$27,839	\$26,037	51.21%
105	FEDERATED SERVICE INSURANCE COMPANY	0.06%	\$40,390	\$45,335	\$476,330	\$371,638	819.76%
106	XL INSURANCE AMERICA INC	0.06%	\$39,631	\$50,786	\$716	-\$19,313	-38.03%
107	GRINNELL MUTUAL REINSURANCE COMPANY	0.06%	\$39,343	\$39,762	\$2,740	\$2,740	6.89%
108	NOVA CASUALTY COMPANY	0.05%	\$35,989	\$145,762	\$0	\$0	0.00%
109	AXIS INSURANCE COMPANY	0.05%	\$35,686	\$29,645	\$11,655	\$8,153	27.50%
110	HANOVER INSURANCE COMPANY THE	0.05%	\$34,262	\$37,116	\$27,214	\$25,357	68.32%
111	1ST AUTO & CASUALTY INSURANCE COMPANY	0.05%	\$32,995	\$28,539	\$6,482	\$1,082	3.79%
112	AMERICAN HOME ASSURANCE COMPANY	0.04%	\$31,053	\$31,053	\$88,249	\$97,962	315.47%
113	NATIONAL SPECIALTY INSURANCE COMPANY	0.04%	\$31,012	\$4,569	\$51,404	\$7,719	168.94%
114	SCOTTSDALE INDEMNITY COMPANY	0.04%	\$30,689	\$24,530	\$276,790	\$18,652	76.04%
115	CONSUMERS INSURANCE USA INC	0.04%	\$30,339	\$32,747	\$14,744	\$32,657	99.73%
116	SENTRY CASUALTY COMPANY	0.04%	\$28,836	\$17,641	\$0	\$4,571	25.91%
117	CITIZENS INSURANCE COMPANY OF AMERICA	0.04%	\$28,341	\$38,966	\$14,906	\$13,948	35.80%
118	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$26,807	\$26,557	\$0	\$594	2.24%
119	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.03%	\$24,085	\$22,571	\$0	\$1,286	5.70%
120	CONTINENTAL WESTERN INSURANCE COMPANY	0.03%	\$23,196	\$15,842	\$6,279	\$3,491	22.04%
121	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$22,963	\$66,269	\$66,933	\$72,194	108.94%
122	DIAMOND STATE INSURANCE COMPANY	0.03%	\$22,735	\$22,684	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

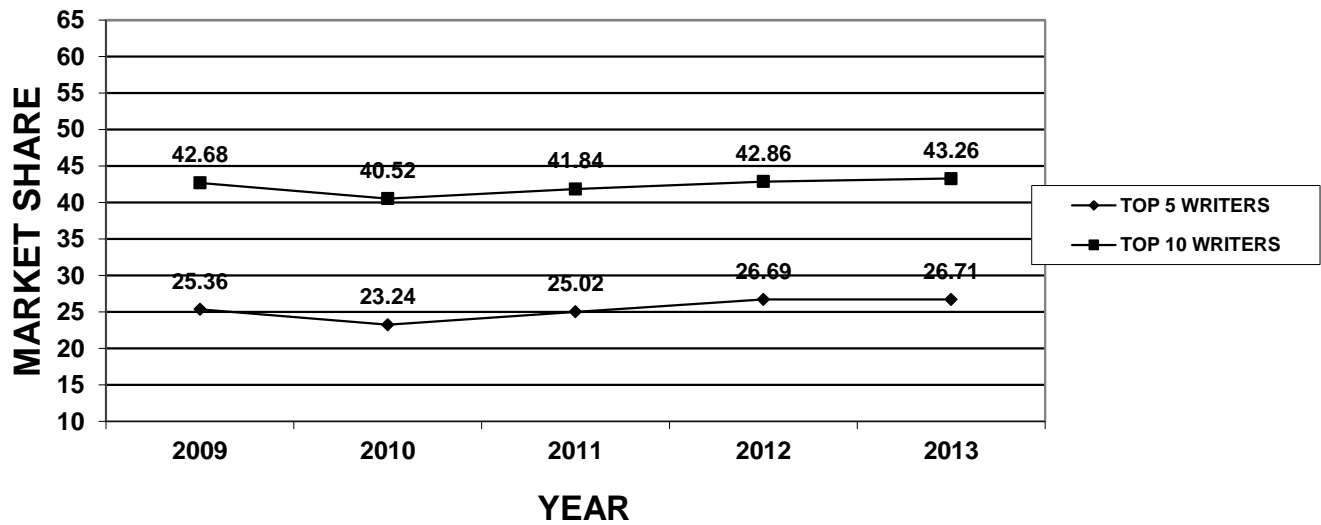
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	COREPOINTE INSURANCE COMPANY	0.03%	\$19,036	\$14,223	\$0	\$2,562	18.01%
124	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$17,321	\$98,262	\$3,157	\$3,156	3.21%
125	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02%	\$15,767	\$15,218	-\$3	-\$27,587	-181.28%
126	TRIANGLE INSURANCE COMPANY INC	0.02%	\$14,780	\$12,060	\$353	\$1,668	13.83%
127	KNIGHTBROOK INSURANCE COMPANY	0.02%	\$13,451	\$13,452	\$0	-\$2,035	-15.13%
128	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$12,949	\$19,325	\$608,548	\$187,815	971.88%
129	SENECA INSURANCE COMPANY INC	0.02%	\$11,897	\$10,276	\$0	\$1,897	18.46%
130	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$9,286	\$8,277	\$8,546	\$8,546	103.25%
131	ARGONAUT INSURANCE COMPANY	0.01%	\$8,679	\$4,575	\$1,493	-\$2,514	-54.95%
132	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.01%	\$6,892	\$1,630	\$0	\$1,000	61.35%
133	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$6,647	\$7,262	\$0	\$4,025	55.43%
134	DEPOSITORS INSURANCE COMPANY	0.01%	\$6,332	\$3,733	\$0	-\$6,234	-167.00%
135	NORTHLAND INSURANCE COMPANY	0.01%	\$6,324	\$1,912	\$0	\$0	0.00%
136	ACCIDENT INSURANCE COMPANY INC	0.01%	\$5,736	\$3,007	\$24,540	-\$54,451	-1810.81%
137	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.01%	\$4,450	\$1,627	\$0	\$1,090	66.99%
138	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$4,262	\$4,301	\$376	\$692	16.09%
139	NORTHFIELD INSURANCE COMPANY	0.01%	\$3,576	\$2,984	\$0	\$0	0.00%
140	STAR INSURANCE COMPANY	0.00%	\$3,098	\$1,452	\$0	\$0	0.00%
141	CAPITOL INDEMNITY CORPORATION	0.00%	\$2,692	\$2,399	\$0	-\$221	-9.21%
142	LM INSURANCE CORPORATION	0.00%	\$2,482	\$4,000	\$0	\$0	0.00%
143	TRIUMPH CASUALTY COMPANY	0.00%	\$1,928	\$1,692	\$0	\$0	0.00%
144	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$1,462	\$1,492	\$0	\$0	0.00%
145	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$768	\$5,072	\$9,801	\$5,257	103.65%
146	PROPERTY & CASUALTY INSURANCE COMPANY OF HAWAII	0.00%	\$578	\$556	\$0	\$0	0.00%
147	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.00%	\$473	\$473	\$32,399	\$25,124	5311.63%
148	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$376	\$16	\$0	\$7	43.75%
149	SOUTHERN INSURANCE COMPANY	0.00%	\$362	\$362	\$0	-\$576	-159.12%
150	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$217	\$349	\$0	\$26	7.45%
151	SENTINEL INSURANCE COMPANY LTD	0.00%	\$204	\$194	\$0	\$0	0.00%
152	STONINGTON INSURANCE COMPANY	0.00%	\$169	\$10,537	\$90,093	-\$3,969	-37.67%
153	AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.00%	\$90	\$90	\$0	\$0	0.00%
154	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$13	\$246	\$97,449	\$97,449	39613.41%
155	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$82	\$11,316	\$13,268	16180.49%
156	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	\$128	-12800.00%
157	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1	-\$1	N/A
158	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$59	N/A
159	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$30,386	\$27,872	N/A
160	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$28,983	\$102,921	N/A
161	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$37,128	\$357	N/A
162	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.00%	\$0	\$0	\$74,539	\$64,241	N/A
163	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$3,704	\$3,705	N/A
164	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.00%	\$0	\$0	\$5,546	\$2,360	N/A
165	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$44,130	-\$1,074	N/A
166	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$3,555	\$2,555	N/A
167	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$193,669	\$203,073	N/A
168	AMERISURE PARTNERS INSURANCE COMPANY	0.00%	\$0	\$0	\$70,685	\$70,515	N/A
169	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$19,537	-\$9,031	N/A
170	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$55,861	\$55,862	N/A
171	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$85	N/A
172	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$90	N/A
173	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$0	\$171,487	\$171,487	N/A
174	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$97,463	\$97,463	N/A
175	CINCINNATI INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2	N/A
176	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8	-\$276,081	N/A
177	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$21,195	\$21,195	N/A
178	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$305	N/A
179	EMCASCO INSURANCE COMPANY	0.00%	\$0	\$0	\$440,471	\$507,750	N/A
180	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$329,379	\$364,511	N/A
181	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,600	N/A
182	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$121,791	\$71,786	N/A
183	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

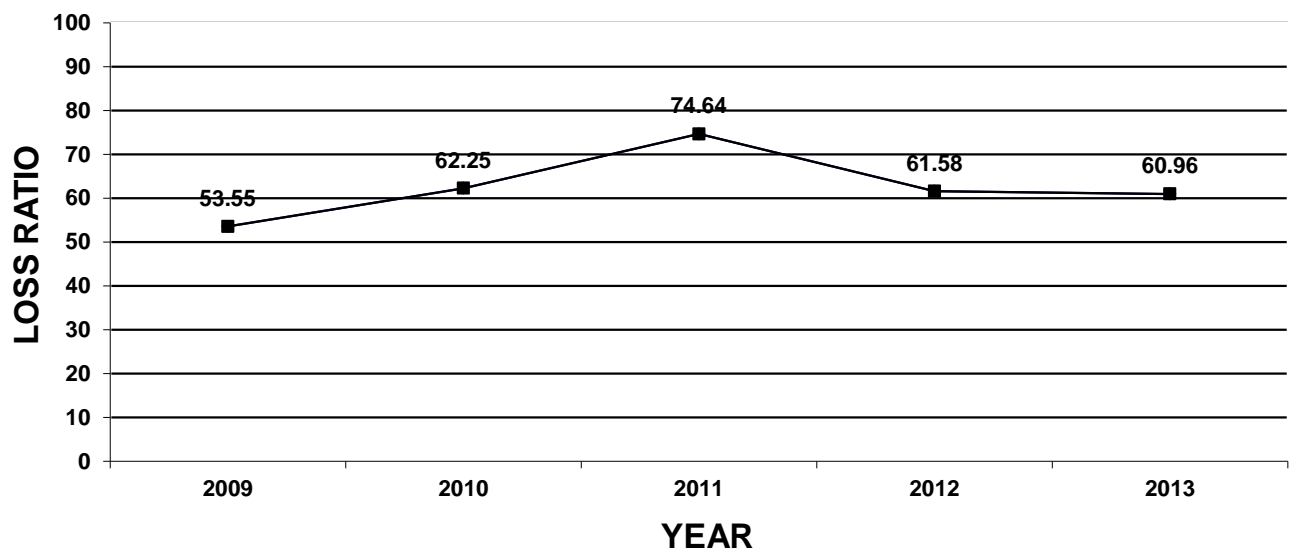
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$61,095	\$64,546	N/A
185	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$64,496	\$69,532	N/A
186	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$2,771	\$1,234	N/A
187	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
188	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$70,955	\$101,761	N/A
189	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$29	\$66,313	\$69,562	-239868.97%
190	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$360	\$0	\$25,527	-7090.83%
191	IRONSHORE INDEMNITY INC	0.00%	\$0	\$6,748	\$0	-\$8,278	-122.67%
192	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
193	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$12,859	\$12,860	N/A
194	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$238,001	\$570,201	N/A
195	mitsui sumitomo insurance company of america	0.00%	\$0	\$0	\$0	\$17,755	N/A
196	mitsui sumitomo insurance usa inc	0.00%	\$0	\$0	\$0	-\$4,270	N/A
197	NATIONAL CONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$130	N/A
198	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$8,605	\$8,570	N/A
199	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,287	N/A
200	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,946	N/A
201	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$2,995	\$2,995	N/A
202	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$16,231	\$34,595	N/A
203	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$127,088	\$546,091	N/A
204	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	-\$2	\$0	-\$288	14400.00%
205	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
206	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE C	0.00%	\$0	\$0	\$92,041	\$69,822	N/A
207	PROGRESSIVE NORTHWESTERN INSURANCE COMPAN	0.00%	\$0	\$0	\$369	\$369	N/A
208	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$491	N/A
209	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$57,649	\$61,651	N/A
210	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIN	0.00%	\$0	\$0	\$173,679	\$221,716	N/A
211	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.00%	\$0	\$0	\$52,706	\$52,206	N/A
212	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
213	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$30,626	\$32,265	N/A
214	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
215	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$397	N/A
216	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
217	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$249	N/A
218	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$198,924	\$198,948	N/A
219	UNITED INSURANCE COMPANY OF PROVIDENCE	0.00%	\$0	\$0	\$68,587	\$95,846	N/A
220	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$5,221	-\$761	N/A
221	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$1	\$1	N/A
222	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	-\$4	-\$19	N/A
223	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$420,104	\$349,066	N/A
224	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE C	0.00%	\$0	\$0	\$151,403	\$136,696	N/A
225	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$6,864	\$6,865	N/A
226	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$188,186	\$657,701	N/A
227	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$20,904	\$10,638	N/A
228	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$2,046	N/A
229	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$96,416	\$97,076	N/A
230	AGRI GENERAL INSURANCE COMPANY	0.00%	-\$35	\$16	\$0	\$9	56.25%
231	COLUMBIA INSURANCE COMPANY	0.00%	-\$38	\$1,476	\$0	-\$438	-29.67%
232	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	-\$826	\$22,497	\$0	-\$879	-3.91%
233	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$2,189	\$10,258	\$14,870	\$10,652	103.84%
234	CAMERON MUTUAL INSURANCE COMPANY	0.00%	-\$2,614	\$49,715	\$38,403	\$16,052	32.29%
235	ALLSTATE INDEMNITY COMPANY	-0.01%	-\$3,864	\$50,438	\$65,766	\$17,812	35.31%
236	ONEBEACON INSURANCE COMPANY	-0.01%	-\$4,170	-\$4,170	-\$2,081	-\$5,955	142.81%
237	COMPANION PROPERTY AND CASUALTY INSURANCE C	-0.02%	-\$15,549	\$97,695	\$238,750	\$433,859	444.10%
238	NEW HAMPSHIRE INSURANCE COMPANY	-0.03%	-\$20,657	\$218,017	\$788,853	\$1,004,923	460.94%
239	HARTFORD FIRE INSURANCE COMPANY	-0.04%	-\$27,433	\$37,081	\$5,931	\$7,054	19.02%
TOTAL		100.00%	\$69,508,352	\$67,379,327	\$37,701,583	\$41,075,325	60.96%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE INSURANCE COMPANY	7.41%	\$544,547	\$544,547	\$86,954	\$215,730	39.62%
2	ZURICH AMERICAN INSURANCE COMPANY	5.58%	\$410,487	\$474,141	\$4,340	\$10,000	2.11%
3	EMPIRE FIRE AND MARINE INSURANCE CO	5.28%	\$387,852	\$387,631	\$90,022	\$103,003	26.57%
4	CHARTER OAK FIRE INSURANCE CO THE	4.00%	\$294,012	\$295,679	\$28,698	\$236,958	80.14%
5	CINCINNATI INSURANCE COMPANY THE	3.90%	\$286,970	\$270,825	\$55,993	\$91,558	33.81%
6	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3.38%	\$248,762	\$244,040	\$38,118	\$25,138	10.30%
7	PROGRESSIVE CASUALTY INSURANCE COMPANY	3.15%	\$231,563	\$208,388	\$64,606	\$65,359	31.36%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.44%	\$179,296	\$177,186	\$31,554	\$17,454	9.85%
9	UNITED FIRE AND CASUALTY COMPANY	2.17%	\$159,808	\$153,422	\$21,067	\$13,109	8.54%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.03%	\$149,264	\$159,816	\$3,936	\$3,936	2.46%
11	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	1.92%	\$141,154	\$143,791	\$8,624	\$3,764	2.62%
12	UNIVERSAL UNDERWRITERS INS CO	1.80%	\$132,538	\$129,994	\$48,655	\$35,359	27.20%
13	CONTINENTAL WESTERN INSURANCE COMPANY	1.79%	\$131,616	\$131,694	\$24,629	\$29,022	22.04%
14	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMP	1.72%	\$126,705	\$156,952	\$105,031	\$106,637	67.94%
15	ACUITY A MUTUAL INSURANCE COMPANY	1.65%	\$121,361	\$116,279	\$32,581	\$30,671	26.38%
16	EMCASCO INSURANCE COMPANY	1.60%	\$117,664	\$112,160	\$546	\$6,289	5.61%
17	ARGONAUT GREAT CENTRAL INSURANCE CO	1.58%	\$115,936	\$123,873	\$102,752	\$61,610	49.74%
18	TRAVELERS PROPERTY CASUALTY COMPANY OF AMEI	1.58%	\$115,771	\$152,757	\$35,829	\$88,650	58.03%
19	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.45%	\$106,305	\$104,816	\$92,493	\$111,830	106.69%
20	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	1.42%	\$104,685	\$80,287	\$0	\$116,846	145.54%
21	ARGONAUT MIDWEST INSURANCE COMPANY	1.36%	\$99,929	\$96,756	\$165,503	\$103,938	107.42%
22	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	1.32%	\$97,081	\$100,250	\$6,570	\$1,108	1.11%
23	COLUMBIA MUTUAL INSURANCE COMPANY	1.24%	\$91,001	\$89,026	\$9,380	\$7,900	8.87%
24	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	1.24%	\$90,774	\$83,906	-\$129,146	\$85,087	101.41%
25	GRINNELL MUTUAL REINSURANCE COMPANY	1.23%	\$90,768	\$85,027	\$1,510	-\$26	-0.03%
26	TRAVELERS INDEMNITY COMPANY	1.18%	\$86,399	\$80,510	\$5,000	\$20,700	25.71%
27	OWNERS INSURANCE COMPANY	1.17%	\$85,795	\$84,991	\$23,381	\$27,480	32.33%
28	SECURA INSURANCE A MUTUAL COMPANY	1.16%	\$84,928	\$80,899	\$12,000	\$2,183	2.70%
29	EMPLOYERS MUTUAL CASUALTY COMPANY	1.08%	\$79,514	\$71,507	\$1,663	\$12,441	17.40%
30	SENTINEL INSURANCE COMPANY LTD	1.06%	\$77,978	\$78,262	\$17,091	\$17,564	22.44%
31	HAULERS INSURANCE COMPANY INC	1.05%	\$76,857	\$70,763	\$11,902	\$12,570	17.76%
32	CAMERON MUTUAL INSURANCE COMPANY	0.99%	\$73,017	\$74,697	\$17,482	\$11,134	14.91%
33	CONSUMERS INSURANCE USA INC	0.97%	\$71,645	\$77,022	\$34,818	\$77,119	100.13%
34	PEERLESS INDEMNITY INSURANCE COMPANY	0.90%	\$65,832	\$74,950	\$11,309	\$7,976	10.64%
35	SENTRY SELECT INSURANCE COMPANY	0.87%	\$63,796	\$58,233	\$0	\$8,425	14.47%
36	SHELTER GENERAL INSURANCE COMPANY	0.79%	\$57,762	\$57,108	\$29,552	\$20,214	35.40%
37	SPARTA INSURANCE COMPANY	0.74%	\$54,184	\$38,207	\$0	\$19,137	50.09%
38	NETHERLANDS INSURANCE COMPANY THE	0.73%	\$53,333	\$63,881	\$17,245	\$13,534	21.19%
39	SHELTER MUTUAL INSURANCE COMPANY	0.66%	\$48,580	\$49,335	\$16,422	-\$4,142	-8.40%
40	NATIONAL INDEMNITY COMPANY	0.64%	\$46,952	\$39,954	\$70,400	\$99,815	249.82%
41	PHOENIX INSURANCE COMPANY THE	0.63%	\$46,080	\$44,715	\$0	\$9,060	20.26%
42	ALLSTATE INSURANCE COMPANY	0.61%	\$44,754	\$36,638	\$14,677	\$22,061	60.21%
43	BROTHERHOOD MUTUAL INSURANCE CO	0.61%	\$44,751	\$43,898	\$0	\$3,029	6.90%
44	QBE INSURANCE CORPORATION	0.58%	\$42,871	\$26,506	\$41,936	-\$34,383	-129.72%
45	ARCH INSURANCE COMPANY	0.57%	\$42,162	\$41,348	\$13,863	\$0	0.00%
46	AUTO OWNERS INSURANCE COMPANY	0.56%	\$41,336	\$38,851	\$26,965	\$29,750	76.57%
47	ADDISON INSURANCE COMPANY	0.55%	\$40,253	\$38,409	\$13,214	\$2,143	5.58%
48	MIDWESTERN INDEMNITY COMPANY THE	0.52%	\$38,189	\$43,293	\$149	\$3	0.01%
49	STATE AUTO PROPERTY & CASUALTY INSURANCE COI	0.52%	\$38,171	\$35,196	\$8,241	\$12,481	35.46%
50	FEDERAL INSURANCE COMPANY	0.51%	\$37,205	\$33,617	\$2,593	\$7,319	21.77%
51	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.47%	\$34,904	\$32,774	\$1,000	\$1,000	3.05%
52	SAVERS PROPERTY & CASUALTY INSURANCE COMPAN	0.47%	\$34,642	\$25,599	\$0	\$0	0.00%
53	GUIDEONE MUTUAL INSURANCE COMPANY	0.47%	\$34,317	\$30,301	\$5,666	\$50,771	167.56%
54	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.45%	\$33,428	\$30,674	\$377	\$1,602	5.22%
55	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.45%	\$32,896	\$38,341	\$0	\$8,851	23.08%
56	AMERISURE INSURANCE COMPANY	0.45%	\$32,753	\$34,932	\$1,262	\$1,262	3.61%
57	FEDERATED MUTUAL INSURANCE COMPANY	0.44%	\$32,510	\$30,329	\$871	\$5,706	18.81%
58	FIRST LIBERTY INSURANCE CORP THE	0.42%	\$30,606	\$22,100	\$0	\$0	0.00%
59	AMERISURE MUTUAL INSURANCE COMPANY	0.39%	\$28,868	\$31,422	\$0	\$0	0.00%
60	OHIO SECURITY INSURANCE COMPANY	0.39%	\$28,589	\$21,828	\$1,061	\$4,560	20.89%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FEDERATED SERVICE INSURANCE COMPANY	0.38%	\$28,241	\$29,180	\$4,551	-\$2,794	-9.58%
62	BITUMINOUS CASUALTY CORPORATION	0.38%	\$27,965	\$25,465	\$0	\$10,103	39.67%
63	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CC	0.37%	\$26,909	\$31,036	\$10,726	\$12,872	41.47%
64	GREAT NORTHERN INSURANCE COMPANY	0.35%	\$26,012	\$25,904	\$596	\$4,067	15.70%
65	CINCINNATI INDEMNITY COMPANY INC	0.34%	\$24,639	\$26,778	\$4,055	\$7,847	29.30%
66	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP.	0.33%	\$24,082	\$25,405	\$0	\$0	0.00%
67	CONTINENTAL INSURANCE COMPANY THE	0.32%	\$23,664	\$52,471	\$0	\$0	0.00%
68	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.32%	\$23,643	\$25,273	\$2,000	\$2,292	9.07%
69	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.31%	\$22,879	\$26,857	\$212	\$131	0.49%
70	GENERAL CASUALTY COMPANY OF WISCONSIN	0.30%	\$22,023	\$26,479	\$0	\$19,177	72.42%
71	ACCEPTANCE CASUALTY INSURANCE CO	0.30%	\$21,863	\$20,119	\$0	\$0	0.00%
72	VALLEY FORGE INSURANCE COMPANY	0.29%	\$21,583	\$21,301	\$7,307	\$12,307	57.78%
73	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.28%	\$20,943	\$16,096	\$0	\$0	0.00%
74	CATLIN INDEMNITY COMPANY	0.28%	\$20,688	\$19,642	\$2,980	\$12,034	61.27%
75	AMERICAN STATES INSURANCE COMPANY	0.28%	\$20,510	\$23,978	\$0	\$0	0.00%
76	MID CENTURY INSURANCE COMPANY	0.25%	\$18,034	\$17,522	\$13,088	\$24,419	139.36%
77	HARTFORD FIRE INSURANCE COMPANY	0.23%	\$16,922	\$15,941	\$0	\$0	0.00%
78	NATIONAL TRUST INSURANCE COMPANY	0.23%	\$16,781	\$15,638	\$0	\$0	0.00%
79	FCCI INSURANCE COMPANY	0.22%	\$16,505	\$14,318	\$0	\$0	0.00%
80	CONTINENTAL CASUALTY COMPANY	0.22%	\$16,179	\$12,775	\$0	\$0	0.00%
81	UNION INSURANCE COMPANY OF PROVIDENCE	0.21%	\$15,312	\$15,467	\$2,911	-\$3,430	-22.18%
82	HAWKEYE-SECURITY INSURANCE COMPANY	0.20%	\$14,962	\$17,936	\$0	\$0	0.00%
83	AMERISURE PARTNERS INSURANCE COMPANY	0.20%	\$14,944	\$13,233	\$0	\$0	0.00%
84	CINCINNATI CASUALTY COMPANY THE	0.20%	\$14,791	\$16,185	\$0	\$2,711	16.75%
85	PEERLESS INSURANCE COMPANY	0.20%	\$14,705	\$15,891	\$0	\$0	0.00%
86	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	0.20%	\$14,640	\$16,692	\$0	\$8,267	49.53%
87	GRANITE STATE INSURANCE COMPANY	0.20%	\$14,410	\$14,607	\$2,818	\$5,974	40.90%
88	COMMERCE AND INDUSTRY INSURANCE CO	0.19%	\$14,127	\$8,540	-\$1,865	-\$7,373	-86.33%
89	REGENT INSURANCE COMPANY	0.19%	\$13,944	\$17,692	\$0	\$12,865	72.72%
90	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.19%	\$13,653	\$9,716	\$0	\$0	0.00%
91	TRUCK INSURANCE EXCHANGE	0.19%	\$13,621	\$14,899	\$0	-\$237	-1.59%
92	SAGAMORE INSURANCE COMPANY	0.18%	\$12,979	\$10,319	\$5,000	\$4,615	44.72%
93	GENERAL INSURANCE COMPANY OF AMERICA	0.17%	\$12,501	\$13,409	\$0	\$0	0.00%
94	TWIN CITY FIRE INSURANCE COMPANY	0.16%	\$11,730	\$13,589	\$3,533	\$6,425	47.28%
95	FARMERS INSURANCE EXCHANGE	0.15%	\$11,135	\$11,934	\$0	\$187	1.57%
96	AMERICAN SERVICE INSURANCE COMPANY	0.15%	\$11,037	\$9,662	\$2,000	\$2,589	26.80%
97	ILLINOIS NATIONAL INSURANCE COMPANY	0.14%	\$10,620	\$13,926	\$0	\$0	0.00%
98	TRANSPORTATION INSURANCE COMPANY	0.14%	\$10,585	\$12,853	\$6,395	\$1,395	10.85%
99	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.14%	\$10,533	\$11,210	\$0	\$0	0.00%
100	STATE FARM FIRE AND CASUALTY COMPANY	0.13%	\$9,626	\$10,015	\$0	-\$125	-1.25%
101	NORTHLAND INSURANCE COMPANY	0.13%	\$9,562	\$6,737	\$13,168	\$21,698	322.07%
102	1ST AUTO & CASUALTY INSURANCE COMPANY	0.12%	\$8,906	\$7,817	\$0	\$0	0.00%
103	NORTHFIELD INSURANCE COMPANY	0.12%	\$8,774	\$8,738	\$2,420	\$2,225	25.46%
104	AMERICAN ECONOMY INSURANCE COMPANY	0.12%	\$8,750	\$9,212	\$0	\$0	0.00%
105	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$8,613	\$8,624	\$864	\$3,624	42.02%
106	GREAT WEST CASUALTY COMPANY	0.12%	\$8,567	\$8,180	\$0	\$5,000	61.12%
107	BITUMINOUS FIRE AND MARINE INS CO	0.11%	\$8,439	\$10,271	\$0	\$4,370	42.55%
108	WESCO INSURANCE COMPANY	0.11%	\$8,324	\$6,396	\$0	\$352	5.50%
109	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.11%	\$8,179	\$7,097	\$1,463	\$4,950	69.75%
110	HARLEYSVILLE INSURANCE COMPANY	0.11%	\$8,038	\$7,034	\$0	\$602	8.56%
111	HARCO NATIONAL INSURANCE COMPANY	0.11%	\$7,737	\$7,737	\$0	-\$5,735	-74.12%
112	PHARMACISTS MUTUAL INSURANCE COMPANY	0.11%	\$7,718	\$8,533	\$5,000	\$5,191	60.83%
113	ECHELON PROPERTY & CASUALTY INSURANCE COMPANY	0.10%	\$7,552	\$5,380	\$0	\$0	0.00%
114	COUNTRY MUTUAL INSURANCE COMPANY	0.10%	\$7,294	\$6,976	\$5,000	\$4,631	66.38%
115	MASSACHUSETTS BAY INSURANCE COMPANY	0.09%	\$6,880	\$4,217	\$5,000	\$0	0.00%
116	AMERICAN FIRE & CASUALTY COMPANY	0.09%	\$6,457	\$4,055	\$5,000	\$48	1.18%
117	NATIONAL INTERSTATE INSURANCE COMPANY	0.09%	\$6,375	\$2,376	\$0	\$0	0.00%
118	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.09%	\$6,263	\$5,791	\$0	\$0	0.00%
119	SECURA SUPREME INSURANCE COMPANY	0.08%	\$5,652	\$3,711	\$0	-\$167	-4.50%
120	LIBERTY INSURANCE CORPORATION	0.08%	\$5,539	\$6,915	\$0	\$0	0.00%



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

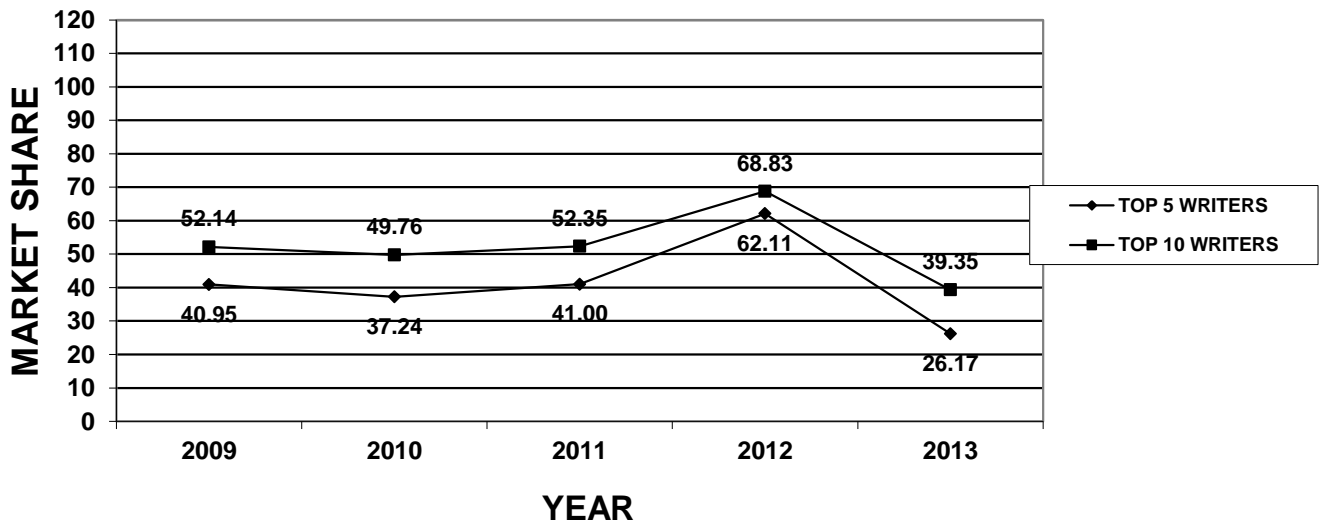
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AMERICAN NATIONAL PROPERTY & CASUALTY COMPA	0.07%	\$5,452	\$6,229	\$13,639	\$15,374	246.81%
122	MITSUI SUMITOMO INSURANCE USA INC	0.07%	\$5,452	\$4,960	\$0	-\$1,423	-28.69%
123	MARKEL INSURANCE COMPANY	0.07%	\$5,428	\$5,112	\$0	\$475	9.29%
124	ARGONAUT INSURANCE COMPANY	0.07%	\$4,918	\$2,593	\$846	-\$1,424	-54.92%
125	HANOVER INSURANCE COMPANY THE	0.07%	\$4,818	\$4,217	\$0	\$0	0.00%
126	STAR INSURANCE COMPANY	0.06%	\$4,410	\$3,602	\$0	\$0	0.00%
127	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.06%	\$4,404	\$12,227	\$3,800	\$4,941	40.41%
128	MONROE GUARANTY INSURANCE COMPANY	0.06%	\$4,286	\$2,095	\$0	\$0	0.00%
129	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.06%	\$4,261	\$3,204	\$1,635	\$5,918	184.71%
130	TECHNOLOGY INSURANCE COMPANY	0.06%	\$4,241	\$4,193	\$0	\$634	15.12%
131	ASSURANCE COMPANY OF AMERICA	0.06%	\$4,165	\$7,370	\$0	\$0	0.00%
132	GREAT AMERICAN INSURANCE COMPANY	0.06%	\$4,134	\$3,979	\$0	-\$2,456	-61.72%
133	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.05%	\$4,039	\$5,143	\$556	\$10,000	194.44%
134	HARTFORD CASUALTY INSURANCE CO	0.05%	\$3,829	\$4,831	\$10,000	\$5,410	111.99%
135	VANLINER INSURANCE COMPANY	0.05%	\$3,806	\$2,833	\$0	\$0	0.00%
136	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.05%	\$3,641	\$3,259	\$5,000	\$5,000	153.42%
137	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$3,497	\$2,188	\$0	\$0	0.00%
138	HALLMARK INSURANCE COMPANY	0.05%	\$3,430	\$3,114	\$0	\$0	0.00%
139	AXIS INSURANCE COMPANY	0.05%	\$3,414	\$2,310	\$0	\$1,301	56.32%
140	T H E INSURANCE COMPANY	0.05%	\$3,390	\$3,261	\$0	-\$2,075	-63.63%
141	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.04%	\$3,275	\$2,704	\$0	\$0	0.00%
142	COREPOINTE INSURANCE COMPANY	0.04%	\$3,190	\$2,384	\$0	\$429	17.99%
143	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$3,099	\$3,669	\$0	\$0	0.00%
144	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.04%	\$2,991	\$4,082	\$0	\$0	0.00%
145	LIBERTY MUTUAL INSURANCE COMPANY	0.04%	\$2,967	\$18,511	\$0	\$0	0.00%
146	WEST AMERICAN INSURANCE COMPANY	0.04%	\$2,826	\$2,528	\$0	\$0	0.00%
147	OLD REPUBLIC INSURANCE COMPANY	0.04%	\$2,818	\$1,950	\$0	-\$1,361	-69.79%
148	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.04%	\$2,594	\$2,618	\$0	\$421	16.08%
149	UNION INSURANCE COMPANY	0.03%	\$2,558	\$280	\$0	\$0	0.00%
150	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.03%	\$2,553	\$2,500	\$0	\$0	0.00%
151	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$2,449	\$2,343	\$0	\$0	0.00%
152	WESTFIELD INSURANCE COMPANY	0.03%	\$2,433	\$2,872	\$0	-\$319	-11.11%
153	MARYLAND CASUALTY COMPANY	0.03%	\$2,383	\$3,169	\$0	\$0	0.00%
154	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$2,362	\$2,104	\$0	\$0	0.00%
155	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$1,930	\$3,513	\$0	\$0	0.00%
156	STRATFORD INSURANCE COMPANY	0.02%	\$1,766	\$1,582	\$1,224	-\$184	-11.63%
157	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,730	\$2,102	\$0	-\$1,740	-82.78%
158	NOVA CASUALTY COMPANY	0.02%	\$1,723	\$6,979	\$0	\$0	0.00%
159	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.02%	\$1,656	\$1,537	\$0	\$0	0.00%
160	GREAT AMERICAN INSURANCE COMPANY OF NEW YOR	0.02%	\$1,643	\$1,625	\$0	-\$174	-10.71%
161	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$1,635	\$2,611	\$0	\$0	0.00%
162	LANCER INSURANCE COMPANY	0.02%	\$1,594	\$984	\$0	\$1	0.10%
163	STARR INDEMNITY & LIABILITY COMPANY	0.02%	\$1,437	\$1,824	\$591	\$1,323	72.53%
164	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$1,420	\$1,449	\$0	\$54	3.73%
165	GOVERNMENT EMPLOYEES INSURANCE CO	0.02%	\$1,413	\$1,340	\$7,851	\$11,778	878.96%
166	DIAMOND STATE INSURANCE COMPANY	0.02%	\$1,294	\$923	\$0	\$0	0.00%
167	EVEREST NATIONAL INSURANCE COMPANY	0.02%	\$1,250	\$1,143	\$0	-\$150	-13.12%
168	GREAT AMERICAN ASSURANCE COMPANY	0.02%	\$1,115	\$5,258	\$0	-\$18,591	-353.58%
169	RLI INSURANCE COMPANY	0.01%	\$1,019	\$910	\$2,248	\$333	36.59%
170	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$956	\$810	\$0	-\$327	-40.37%
171	SENECA INSURANCE COMPANY INC	0.01%	\$952	\$822	\$0	\$152	18.49%
172	MILWAUKEE CASUALTY INSURANCE CO	0.01%	\$915	\$759	\$0	\$0	0.00%
173	XL SPECIALTY INSURANCE COMPANY	0.01%	\$872	\$2,270	\$0	-\$886	-39.03%
174	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$870	\$870	\$0	\$0	0.00%
175	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$830	\$41	\$0	\$0	0.00%
176	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.01%	\$794	\$846	\$0	\$0	0.00%
177	AMERICAN FAMILY HOME INSURANCE COMPANY	0.01%	\$708	\$367	\$0	\$127	34.60%
178	MID-CONTINENT CASUALTY COMPANY	0.01%	\$643	\$351	\$0	\$0	0.00%
179	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$619	\$501	\$0	\$0	0.00%
180	TRIANGLE INSURANCE COMPANY INC	0.01%	\$554	\$452	\$0	\$63	13.94%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

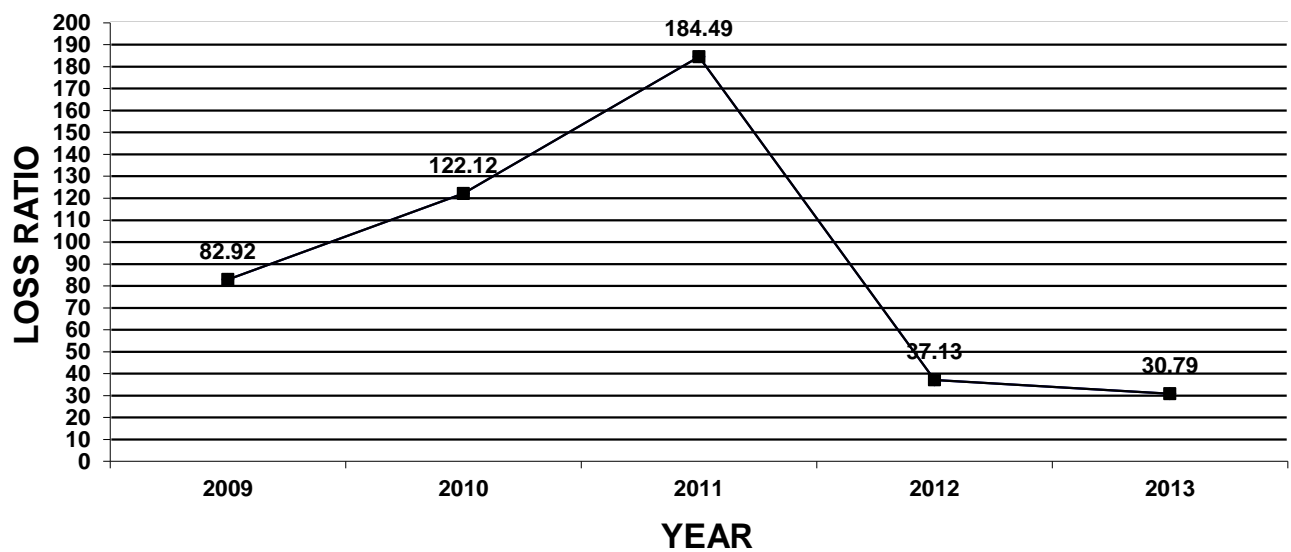
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	BERKLEY NATIONAL INSURANCE COMPANY	0.01%	\$464	\$351	\$0	\$0	0.00%
182	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.01%	\$433	\$32	\$0	\$0	0.00%
183	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.01%	\$427	\$164	\$0	\$110	67.07%
184	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.01%	\$415	\$625	\$0	\$304	48.64%
185	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$384	\$363	\$0	-\$352	-96.97%
186	LM INSURANCE CORPORATION	0.01%	\$374	\$655	\$0	\$0	0.00%
187	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$318	\$494	\$0	-\$5,000	-1012.15%
188	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$227	\$228	\$0	\$0	0.00%
189	HDI-GERLING AMERICA INSURANCE COMPANY	0.00%	\$208	\$174	\$37	\$77	44.25%
190	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$184	\$184	\$0	\$0	0.00%
191	CAPITOL INDEMNITY CORPORATION	0.00%	\$178	\$180	\$0	-\$15	-8.33%
192	MAXUM CASUALTY INSURANCE COMPANY	0.00%	\$160	\$259	\$0	\$57	22.01%
193	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$158	\$25	\$0	\$0	0.00%
194	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$133	\$38	\$0	\$0	0.00%
195	TRIUMPH CASUALTY COMPANY	0.00%	\$132	\$120	\$0	\$0	0.00%
196	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$108	\$2,187	\$3,800	\$4,909	224.46%
197	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.00%	\$99	\$73	\$13	\$23	31.51%
198	STARNET INSURANCE COMPANY	0.00%	\$88	\$47	\$0	-\$591	-1257.45%
199	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$56	\$6	\$0	\$0	0.00%
200	SOUTHERN INSURANCE COMPANY	0.00%	\$52	\$51	\$0	-\$83	-162.75%
201	GREENWICH INSURANCE COMPANY	0.00%	\$42	\$21	\$0	-\$1	-4.76%
202	AIG PROPERTY CASUALTY COMPANY	0.00%	\$41	\$0	\$0	\$0	N/A
203	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$40	\$45	\$0	\$0	0.00%
204	COLUMBIA INSURANCE COMPANY	0.00%	\$35	\$422	\$0	\$0	0.00%
205	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$30	\$81	\$0	\$0	0.00%
206	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$26	\$26	\$0	\$0	0.00%
207	XL INSURANCE AMERICA INC	0.00%	\$5	\$5	\$0	-\$37	-740.00%
208	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$3	\$395	\$3,017	\$3,017	763.80%
209	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
210	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$12	\$0	\$0	0.00%
211	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$718	N/A
212	CANAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
213	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$244	\$0	\$0	0.00%
214	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,589	\$3,800	N/A
215	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
216	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$80	N/A
217	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
218	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
219	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
220	STONINGTON INSURANCE COMPANY	0.00%	-\$1	-\$62	-\$533	\$23	-37.10%
221	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	-\$64	\$668	\$0	\$0	0.00%
222	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	-\$86	\$50	\$0	\$0	0.00%
223	WILSHIRE INSURANCE COMPANY	0.00%	-\$89	\$913	\$1,942	-\$58	-6.35%
224	LIBERTY INSURANCE UNDERWRITERS INC	0.00%	-\$107	-\$1	\$0	\$0	0.00%
225	ALLSTATE INDEMNITY COMPANY	0.00%	-\$330	\$3,980	\$9,697	\$5,545	139.32%
226	INSURANCE COMPANY OF THE STATE OF PENNSYLVAN	-0.06%	-\$4,216	-\$2,664	\$0	\$0	0.00%
TOTAL		100.00%	\$7,350,023	\$7,370,777	\$1,501,559	\$2,269,213	30.79%

**MISSOURI COMMERCIAL AUTO INSURANCE  
(Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE INSURANCE COMPANY	16.54%	\$3,306,528	\$3,306,528	\$2,071,573	\$4,254,581	128.67%
2	PROGRESSIVE CASUALTY INSURANCE COMPANY	4.37%	\$874,352	\$793,971	\$233,197	\$180,639	22.75%
3	UNITED FIRE AND CASUALTY COMPANY	4.17%	\$833,892	\$811,141	\$64,150	-\$145,958	-17.99%
4	CINCINNATI INSURANCE COMPANY THE	4.03%	\$806,378	\$785,363	\$546,077	-\$1,002,056	-127.59%
5	SAFETY NATIONAL CASUALTY CORPORATION	2.95%	\$589,018	\$553,072	-\$206	\$388,837	70.30%
6	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN	2.78%	\$556,383	\$585,896	\$123,741	\$142,691	24.35%
7	PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.62%	\$524,514	\$501,904	\$4,351	\$217,943	43.42%
8	CHARTER OAK FIRE INSURANCE CO THE	2.36%	\$472,244	\$469,803	\$379,331	\$376,501	80.14%
9	ZURICH AMERICAN INSURANCE COMPANY	2.31%	\$461,539	\$534,303	-\$5,000	-\$62,725	-11.74%
10	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMP	2.12%	\$423,926	\$471,919	\$141,248	\$82,935	17.57%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.03%	\$406,453	\$401,103	\$37,121	\$48,905	12.19%
12	OWNERS INSURANCE COMPANY	2.03%	\$405,116	\$404,166	\$254,500	\$73,837	18.27%
13	ACUITY A MUTUAL INSURANCE COMPANY	1.67%	\$334,245	\$315,484	\$6,000	-\$41,124	-13.04%
14	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.67%	\$333,933	\$325,534	\$78,150	-\$201,175	-61.80%
15	CONSUMERS INSURANCE USA INC	1.66%	\$331,313	\$370,769	\$161,011	\$356,626	96.19%
16	CONTINENTAL WESTERN INSURANCE COMPANY	1.64%	\$328,080	\$324,424	\$535,214	\$71,494	22.04%
17	HAULERS INSURANCE COMPANY INC	1.25%	\$250,020	\$230,197	\$0	\$149,536	64.96%
18	SENTINEL INSURANCE COMPANY LTD	1.25%	\$249,075	\$244,164	\$15,000	\$29,531	12.09%
19	COLUMBIA MUTUAL INSURANCE COMPANY	1.18%	\$236,778	\$233,875	\$95,553	\$397,134	169.81%
20	SECURA INSURANCE A MUTUAL COMPANY	1.18%	\$235,905	\$230,060	\$5,000	\$3,735	1.62%
21	SHELTER GENERAL INSURANCE COMPANY	1.13%	\$225,349	\$222,098	\$300	\$205	0.09%
22	BROTHERHOOD MUTUAL INSURANCE CO	1.13%	\$225,215	\$219,226	\$196,879	\$219,565	100.15%
23	AUTO OWNERS INSURANCE COMPANY	1.02%	\$204,932	\$210,668	\$116,500	\$564,364	267.89%
24	EMCASCO INSURANCE COMPANY	1.02%	\$203,715	\$202,494	\$6,100	-\$52,030	-25.69%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.88%	\$175,042	\$165,088	\$0	\$393,869	238.58%
26	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.86%	\$171,816	\$183,344	\$0	-\$4,059	-2.21%
27	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.81%	\$162,093	\$156,425	\$0	\$5,940	3.80%
28	CAROLINA CASUALTY INSURANCE COMPANY	0.78%	\$156,168	\$75,037	\$50,000	\$126,153	168.12%
29	SHELTER MUTUAL INSURANCE COMPANY	0.76%	\$151,915	\$150,829	\$27,000	-\$6,809	-4.51%
30	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.73%	\$146,665	\$172,091	\$10,000	\$99,871	58.03%
31	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.72%	\$143,916	\$154,037	\$0	\$13,332	8.66%
32	LIBERTY INSURANCE UNDERWRITERS INC	0.69%	\$138,244	\$171,131	\$172,708	\$38,812	22.68%
33	ADDISON INSURANCE COMPANY	0.67%	\$134,926	\$134,263	\$0	\$19,229	14.32%
34	NORTHLAND INSURANCE COMPANY	0.67%	\$134,816	\$123,263	\$26,336	\$43,396	35.21%
35	GUIDEONE MUTUAL INSURANCE COMPANY	0.65%	\$130,254	\$115,584	\$42,500	\$109,293	94.56%
36	ARGONAUT GREAT CENTRAL INSURANCE CO	0.65%	\$129,575	\$138,446	\$114,841	\$68,858	49.74%
37	CAMERON MUTUAL INSURANCE COMPANY	0.60%	\$120,408	\$121,240	\$4,950	\$80,405	66.32%
38	NATIONAL INDEMNITY COMPANY	0.59%	\$118,747	\$104,536	\$918,000	\$1,093,896	1046.43%
39	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.59%	\$117,936	\$108,744	\$7,250	-\$72,294	-66.48%
40	PEERLESS INDEMNITY INSURANCE COMPANY	0.58%	\$115,849	\$130,616	\$0	\$0	0.00%
41	FEDERATED SERVICE INSURANCE COMPANY	0.57%	\$114,519	\$115,655	\$0	\$45,261	39.13%
42	ALLSTATE INSURANCE COMPANY	0.56%	\$112,353	\$87,569	\$15,288	\$35,387	40.41%
43	ARGONAUT MIDWEST INSURANCE COMPANY	0.56%	\$111,685	\$108,139	\$184,974	\$116,166	107.42%
44	SAVERS PROPERTY & CASUALTY INSURANCE COMPAN	0.54%	\$108,866	\$84,767	\$50,000	\$40,000	47.19%
45	EMPLOYERS MUTUAL CASUALTY COMPANY	0.54%	\$108,592	\$101,583	\$0	\$0	0.00%
46	AMERISURE INSURANCE COMPANY	0.53%	\$106,118	\$114,023	\$0	\$25,000	21.93%
47	PHOENIX INSURANCE COMPANY THE	0.52%	\$103,643	\$81,151	\$0	\$16,443	20.26%
48	BITUMINOUS CASUALTY CORPORATION	0.51%	\$101,947	\$92,832	\$0	\$37,960	40.89%
49	OHIO SECURITY INSURANCE COMPANY	0.50%	\$100,032	\$70,011	\$0	\$0	0.00%
50	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	0.49%	\$97,724	\$84,041	\$0	\$10,000	11.90%
51	UNIVERSAL UNDERWRITERS INS CO	0.49%	\$97,367	\$93,639	\$106,250	\$80,965	86.47%
52	NETHERLANDS INSURANCE COMPANY THE	0.49%	\$97,181	\$122,060	\$4,620	\$3,626	2.97%
53	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.47%	\$94,754	\$75,442	\$0	\$109,794	145.53%
54	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$94,015	\$87,567	\$100,000	\$115,960	132.42%
55	TRAVELERS INDEMNITY COMPANY	0.44%	\$88,140	\$89,728	\$2,300	\$3,046,878	3395.68%
56	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.44%	\$87,064	\$89,591	\$5,268	\$3,261	3.64%
57	CINCINNATI INDEMNITY COMPANY INC	0.42%	\$83,292	\$91,833	\$0	\$13,058	14.22%
58	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.40%	\$80,552	\$78,110	\$0	\$153	0.20%
59	MIDWESTERN INDEMNITY COMPANY THE	0.37%	\$73,372	\$79,775	\$0	\$0	0.00%
60	TRUCK INSURANCE EXCHANGE	0.35%	\$69,120	\$74,462	\$0	-\$884	-1.19%
61	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.34%	\$68,080	\$62,929	-\$96,859	\$63,816	101.41%
62	GREAT WEST CASUALTY COMPANY	0.34%	\$68,031	\$68,405	\$0	\$115,000	168.12%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	MID CENTURY INSURANCE COMPANY	0.34%	\$67,563	\$64,810	\$0	\$9,863	15.22%
64	GENERAL CASUALTY COMPANY OF WISCONSIN	0.32%	\$64,799	\$75,974	\$0	\$95,886	126.21%
65	HARLEYSVILLE INSURANCE COMPANY	0.32%	\$64,518	\$54,785	\$0	\$0	0.00%
66	QBE INSURANCE CORPORATION	0.32%	\$64,307	\$39,759	\$62,903	-\$51,575	-129.72%
67	GATEWAY INSURANCE COMPANY	0.32%	\$64,087	\$53,836	-\$1,081	\$22,453	41.71%
68	VALLEY FORGE INSURANCE COMPANY	0.32%	\$63,783	\$64,594	\$602,500	\$507,500	785.68%
69	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.32%	\$63,309	\$61,691	\$0	\$23,735	38.47%
70	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	0.29%	\$58,389	\$69,968	\$1,000,000	-\$45,750	-65.39%
71	AMERISURE PARTNERS INSURANCE COMPANY	0.29%	\$57,431	\$48,860	\$0	\$0	0.00%
72	AMERISURE MUTUAL INSURANCE COMPANY	0.28%	\$55,732	\$60,796	\$0	\$0	0.00%
73	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.28%	\$55,223	\$48,545	\$12,000	-\$2,406	-4.96%
74	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIN	0.27%	\$54,532	\$59,878	\$0	-\$5,536	-9.25%
75	PRAETORIAN INSURANCE COMPANY	0.27%	\$54,069	\$49,710	\$21,468	\$20,207	40.65%
76	SENTRY SELECT INSURANCE COMPANY	0.27%	\$53,040	\$51,975	\$50,000	\$45,644	87.82%
77	VICTORIA FIRE & CASUALTY COMPANY	0.26%	\$52,522	\$53,044	\$37,501	\$15,067	28.40%
78	AMERICAN STATES INSURANCE COMPANY	0.26%	\$52,078	\$58,274	\$300,000	-\$7,300	-12.53%
79	CONTINENTAL INSURANCE COMPANY THE	0.26%	\$51,888	\$54,036	\$0	\$0	0.00%
80	ARCH INSURANCE COMPANY	0.25%	\$50,827	\$49,845	\$0	\$0	0.00%
81	CATLIN INDEMNITY COMPANY	0.25%	\$49,203	\$46,663	\$0	\$0	0.00%
82	UNION INSURANCE COMPANY OF PROVIDENCE	0.22%	\$43,880	\$47,110	\$0	-\$115,722	-245.64%
83	STATE FARM FIRE AND CASUALTY COMPANY	0.22%	\$43,325	\$43,832	\$0	-\$21,811	-49.76%
84	SELECTIVE INSURANCE COMPANY OF AMERICA	0.20%	\$40,472	\$28,463	\$0	\$60	0.21%
85	CINCINNATI CASUALTY COMPANY THE	0.20%	\$40,359	\$40,496	\$0	-\$1,117	-2.76%
86	NATIONAL TRUST INSURANCE COMPANY	0.20%	\$39,776	\$36,316	\$0	\$0	0.00%
87	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.20%	\$39,400	\$47,743	\$0	\$11,021	23.08%
88	ILLINOIS NATIONAL INSURANCE COMPANY	0.20%	\$39,374	\$23,211	\$0	\$0	0.00%
89	HARTFORD FIRE INSURANCE COMPANY	0.20%	\$39,195	\$35,281	\$0	\$19,595	55.54%
90	SAGAMORE INSURANCE COMPANY	0.19%	\$38,839	\$32,098	\$5,548	-\$42,850	-133.50%
91	FCCI INSURANCE COMPANY	0.19%	\$38,386	\$32,731	\$0	\$0	0.00%
92	AMERICAN HOME ASSURANCE COMPANY	0.19%	\$37,264	\$37,264	\$105,899	\$117,555	315.47%
93	FARMERS INSURANCE EXCHANGE	0.18%	\$36,627	\$38,712	\$0	\$273,597	706.75%
94	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$35,286	\$34,557	\$0	\$5,763	16.68%
95	REGENT INSURANCE COMPANY	0.18%	\$35,047	\$45,687	\$0	\$30,019	65.71%
96	GRANITE STATE INSURANCE COMPANY	0.17%	\$34,443	\$21,910	\$4,228	\$17,357	79.22%
97	HAWKEYE-SECURITY INSURANCE COMPANY	0.17%	\$33,873	\$41,723	\$187,500	\$233,255	559.06%
98	FARMLAND MUTUAL INSURANCE COMPANY	0.16%	\$32,529	\$31,042	\$0	\$388	1.25%
99	FIRST LIBERTY INSURANCE CORP THE	0.15%	\$30,797	\$26,067	\$0	\$0	0.00%
100	PEERLESS INSURANCE COMPANY	0.15%	\$30,429	\$33,088	\$0	\$0	0.00%
101	AMERICAN ECONOMY INSURANCE COMPANY	0.15%	\$30,215	\$31,101	\$0	\$0	0.00%
102	VANLINER INSURANCE COMPANY	0.15%	\$30,036	\$27,169	\$30,791	\$2,863	10.54%
103	CONTINENTAL CASUALTY COMPANY	0.15%	\$29,039	\$24,378	\$0	\$60,000	246.12%
104	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$28,908	\$26,333	\$0	\$8,663	32.90%
105	GENERAL INSURANCE COMPANY OF AMERICA	0.14%	\$28,512	\$29,913	\$0	\$0	0.00%
106	NORTHFIELD INSURANCE COMPANY	0.14%	\$27,668	\$27,960	\$40,000	\$8,902	31.84%
107	EMPIRE FIRE AND MARINE INSURANCE CO	0.14%	\$27,271	\$27,247	\$18,500	\$30,594	112.28%
108	LANCER INSURANCE COMPANY	0.13%	\$26,253	\$27,471	\$0	\$994	3.62%
109	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.13%	\$25,822	\$26,144	\$0	\$0	0.00%
110	STRATFORD INSURANCE COMPANY	0.12%	\$24,426	\$21,887	\$16,936	-\$2,542	-11.61%
111	PHARMACISTS MUTUAL INSURANCE COMPANY	0.12%	\$23,936	\$25,167	\$5,552	\$15,564	61.84%
112	AMERICAN FIRE & CASUALTY COMPANY	0.12%	\$23,774	\$14,774	\$0	\$0	0.00%
113	COMMERCE AND INDUSTRY INSURANCE CO	0.12%	\$23,545	\$14,233	-\$3,108	-\$12,288	-86.33%
114	BITUMINOUS FIRE AND MARINE INS CO	0.12%	\$23,152	\$28,177	\$0	\$5,532	19.63%
115	TWIN CITY FIRE INSURANCE COMPANY	0.11%	\$21,158	\$20,866	\$0	\$0	0.00%
116	CANAL INSURANCE COMPANY	0.11%	\$21,018	\$15,750	\$0	\$0	0.00%
117	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CC	0.10%	\$19,626	\$22,906	\$25,000	\$25,000	109.14%
118	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.10%	\$19,453	\$23,334	\$0	\$500	2.14%
119	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN	0.10%	\$19,202	\$37,499	\$6,800	\$0	0.00%
120	TRANSPORTATION INSURANCE COMPANY	0.10%	\$19,075	\$22,112	\$0	\$0	0.00%
121	HALLMARK INSURANCE COMPANY	0.09%	\$18,946	\$16,305	\$0	\$56,500	346.52%
122	SPARTA INSURANCE COMPANY	0.09%	\$18,893	\$14,223	\$0	\$7,124	50.09%
123	WESCO INSURANCE COMPANY	0.09%	\$17,569	\$12,977	\$0	\$213	1.64%
124	SECURA SUPREME INSURANCE COMPANY	0.09%	\$17,317	\$11,843	\$0	-\$280	-2.36%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

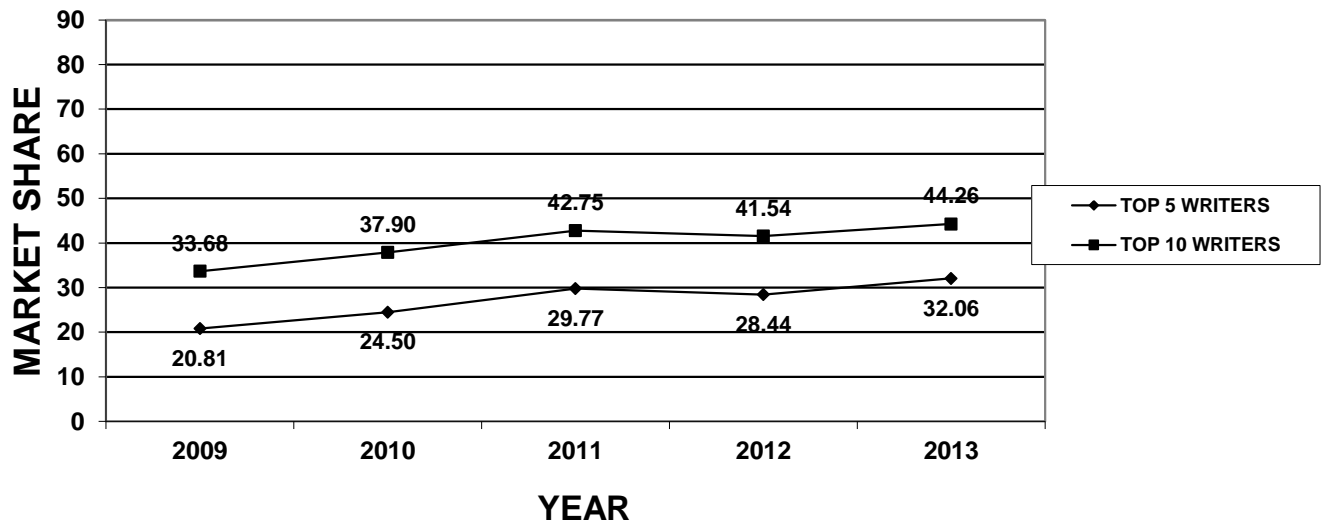
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	1ST AUTO & CASUALTY INSURANCE COMPANY	0.09%	\$17,266	\$14,972	\$0	\$0	0.00%
126	MARKEL INSURANCE COMPANY	0.09%	\$17,213	\$13,597	\$0	\$2,960	21.77%
127	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$16,759	\$12,526	\$0	\$0	0.00%
128	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.08%	\$16,115	\$14,386	\$0	\$0	0.00%
129	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.08%	\$15,643	\$13,934	\$0	\$0	0.00%
130	AMERICAN NATIONAL PROPERTY & CASUALTY COMPA	0.08%	\$15,273	\$17,323	\$0	-\$1,051	-6.07%
131	ASSURANCE COMPANY OF AMERICA	0.07%	\$14,851	\$20,809	\$0	\$8,500	40.85%
132	ITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.07%	\$14,030	\$11,273	\$0	\$11,837	105.00%
133	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$13,280	\$9,233	\$0	\$0	0.00%
134	GOVERNMENT EMPLOYEES INSURANCE CO	0.07%	\$13,267	\$11,706	\$0	\$6,612	56.48%
135	MASSACHUSETTS BAY INSURANCE COMPANY	0.07%	\$13,225	\$5,282	\$585,000	\$1,000	18.93%
136	LIBERTY INSURANCE CORPORATION	0.06%	\$12,500	\$15,094	\$0	\$0	0.00%
137	GREAT AMERICAN ASSURANCE COMPANY	0.06%	\$12,127	\$15,023	\$0	-\$9,828	-65.42%
138	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.05%	\$9,795	\$17,401	\$75,000	\$38,190	219.47%
139	HARTFORD CASUALTY INSURANCE CO	0.05%	\$9,513	\$11,810	\$0	\$13,684	115.87%
140	MONROE GUARANTY INSURANCE COMPANY	0.05%	\$9,370	\$4,764	\$0	\$0	0.00%
141	ITSUI SUMITOMO INSURANCE USA INC	0.05%	\$9,136	\$8,481	\$0	-\$2,847	-33.57%
142	DARWIN NATIONAL ASSURANCE COMPANY	0.04%	\$8,786	\$9,994	\$0	\$3,325	33.27%
143	MAXUM CASUALTY INSURANCE COMPANY	0.04%	\$8,673	\$35,110	\$0	\$1,813	5.16%
144	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$8,668	\$7,736	\$33,541	\$39,004	504.19%
145	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	0.04%	\$8,641	\$10,712	\$0	\$1,000	9.34%
146	WEST AMERICAN INSURANCE COMPANY	0.04%	\$8,510	\$6,664	\$750,000	\$381,668	5727.31%
147	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.04%	\$8,091	\$7,478	\$0	\$0	0.00%
148	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$8,062	\$13,696	\$0	\$0	0.00%
149	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$7,974	\$7,105	\$0	\$0	0.00%
150	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$7,833	\$7,374	\$0	-\$2,151	-29.17%
151	AXIS INSURANCE COMPANY	0.04%	\$7,607	\$5,475	\$0	\$2,532	46.25%
152	UNION INSURANCE COMPANY	0.04%	\$7,330	\$942	\$0	\$0	0.00%
153	AMERICAN SERVICE INSURANCE COMPANY	0.04%	\$7,214	\$6,039	\$5,073	\$35,441	586.87%
154	STARR INDEMNITY & LIABILITY COMPANY	0.04%	\$7,184	\$9,121	\$2,955	\$6,613	72.50%
155	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.04%	\$7,148	\$5,239	\$909	\$1,685	32.16%
156	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$7,037	\$7,638	\$0	\$0	0.00%
157	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.03%	\$6,898	\$7,301	\$0	\$0	0.00%
158	COUNTRY MUTUAL INSURANCE COMPANY	0.03%	\$6,854	\$5,493	\$0	-\$480	-8.74%
159	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$6,590	\$6,304	\$0	\$0	0.00%
160	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$6,385	\$6,443	\$0	\$1,037	16.09%
161	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.03%	\$6,081	\$6,594	\$1	-\$1,192	-18.08%
162	MARYLAND CASUALTY COMPANY	0.03%	\$5,929	\$9,200	\$0	\$0	0.00%
163	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.03%	\$5,847	\$5,233	\$0	\$0	0.00%
164	HUDSON INSURANCE COMPANY	0.03%	\$5,770	\$5,770	\$279	\$2,113	36.62%
165	ARGONAUT INSURANCE COMPANY	0.03%	\$5,497	\$2,898	\$945	-\$1,591	-54.90%
166	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$5,184	\$5,647	\$0	-\$4,494	-79.58%
167	HANOVER INSURANCE COMPANY THE	0.03%	\$5,106	\$5,282	\$0	\$0	0.00%
168	ECHOLON PROPERTY & CASUALTY INSURANCE COMP/	0.02%	\$4,492	\$3,200	\$0	\$0	0.00%
169	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$4,466	\$6,016	\$0	\$5,000	83.11%
170	MILWAUKEE CASUALTY INSURANCE CO	0.02%	\$4,330	\$3,492	\$0	\$0	0.00%
171	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$4,303	\$14,676	\$0	\$0	0.00%
172	HDI-GERLING AMERICA INSURANCE COMPANY	0.02%	\$4,181	\$3,494	\$747	\$1,543	44.16%
173	NOVA CASUALTY COMPANY	0.02%	\$4,027	\$16,309	\$0	\$0	0.00%
174	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$3,668	\$5,716	\$0	\$0	0.00%
175	WESTFIELD INSURANCE COMPANY	0.02%	\$3,549	\$4,323	\$0	-\$480	-11.10%
176	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.02%	\$3,527	\$3,140	\$0	\$0	0.00%
177	HARCO NATIONAL INSURANCE COMPANY	0.02%	\$3,318	\$3,863	\$0	\$0	0.00%
178	STAR INSURANCE COMPANY	0.02%	\$3,211	\$3,737	\$0	\$0	0.00%
179	TRIANGLE INSURANCE COMPANY INC	0.02%	\$3,085	\$2,517	\$0	\$347	13.79%
180	DIAMOND STATE INSURANCE COMPANY	0.02%	\$3,032	\$2,495	\$0	\$0	0.00%
181	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.01%	\$2,991	\$3,817	\$0	\$0	0.00%
182	MID-CONTINENT CASUALTY COMPANY	0.01%	\$2,971	\$2,318	\$0	\$0	0.00%
183	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$2,571	\$1,250	\$0	-\$839	-67.12%
184	RLI INSURANCE COMPANY	0.01%	\$2,475	\$2,210	\$0	-\$27,187	-1230.18%
185	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$2,448	\$2,670	\$113,084	\$45,619	1708.58%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

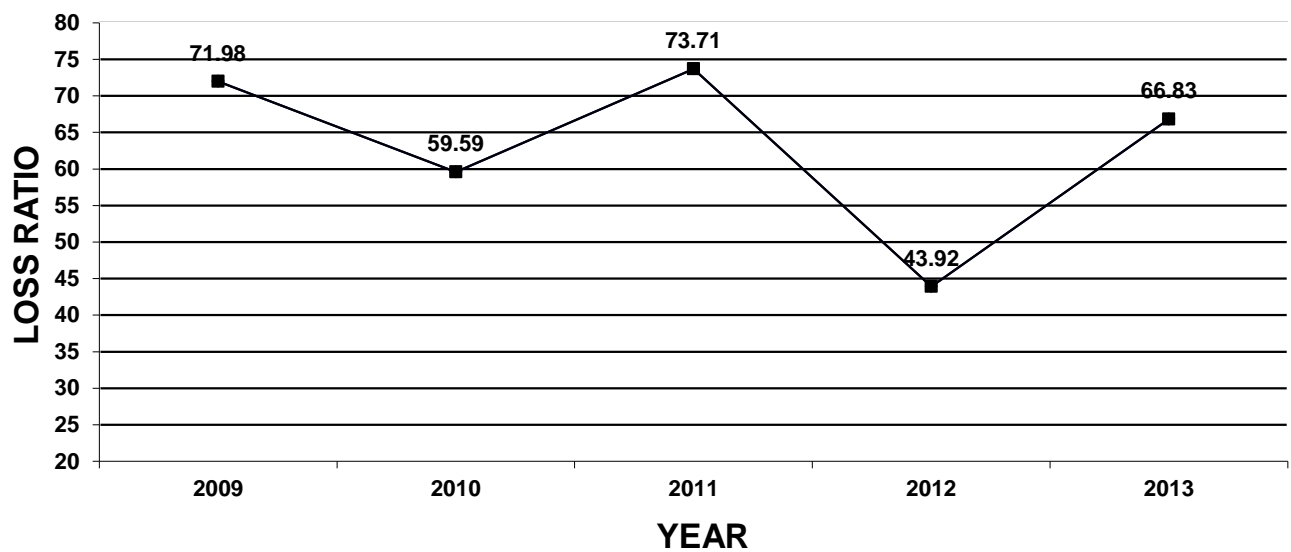
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$2,232	\$2,213	\$0	\$79	3.57%
187	REPWEST INSURANCE COMPANY	0.01%	\$2,000	\$2,000	\$0	-\$1,130	-56.50%
188	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.01%	\$1,963	\$1,473	\$0	\$0	0.00%
189	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$1,936	\$282	\$0	\$0	0.00%
190	SENECA INSURANCE COMPANY INC	0.01%	\$1,903	\$1,644	\$0	\$304	18.49%
191	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$1,895	\$2,013	\$0	\$0	0.00%
192	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$1,832	\$1,627	\$0	\$0	0.00%
193	XL SPECIALTY INSURANCE COMPANY	0.01%	\$1,782	\$5,128	\$0	-\$2,138	-41.69%
194	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$1,780	\$76	\$0	\$0	0.00%
195	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$1,603	\$1,162	\$0	-\$470	-40.45%
196	BERKLEY NATIONAL INSURANCE COMPANY	0.01%	\$1,468	\$971	\$0	\$0	0.00%
197	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$1,325	\$1,510	\$0	\$0	0.00%
198	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.01%	\$1,290	\$1,334	\$0	\$944	70.76%
199	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$1,256	\$112	\$0	\$0	0.00%
200	AMERICAN SOUTHERN INSURANCE COMPANY	0.01%	\$1,205	\$2,469	\$0	\$0	0.00%
201	NATIONAL CONTINENTAL INSURANCE COMPANY	0.01%	\$1,129	\$1,182	\$0	-\$21	-1.78%
202	THE INSURANCE COMPANY	0.01%	\$1,121	\$1,121	\$0	-\$686	-61.20%
203	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.01%	\$1,110	\$70	\$0	\$0	0.00%
204	LM INSURANCE CORPORATION	0.01%	\$1,046	\$1,346	\$0	\$0	0.00%
205	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.01%	\$1,011	\$400	\$0	\$268	67.00%
206	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$839	\$800	\$0	\$0	0.00%
207	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$661	\$639	\$0	-\$619	-96.87%
208	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$642	\$671	\$0	\$0	0.00%
209	COREPOINTE INSURANCE COMPANY	0.00%	\$602	\$450	\$0	\$81	18.00%
210	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$532	\$387	\$0	\$95	24.55%
211	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$483	\$4,054	\$0	\$0	0.00%
212	TRIUMPH CASUALTY COMPANY	0.00%	\$328	\$286	\$0	\$0	0.00%
213	CAPITOL INDEMNITY CORPORATION	0.00%	\$309	\$210	\$0	-\$25	-11.90%
214	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$284	\$78	\$0	\$0	0.00%
215	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$263	\$269	\$0	\$0	0.00%
216	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$259	\$259	\$0	\$0	0.00%
217	AIG PROPERTY CASUALTY COMPANY	0.00%	\$234	\$143	\$0	\$0	0.00%
218	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$231	\$48	\$0	\$0	0.00%
219	GREENWICH INSURANCE COMPANY	0.00%	\$224	\$113	\$0	\$64	56.64%
220	STARNET INSURANCE COMPANY	0.00%	\$177	\$100	\$0	-\$1,257	-1257.00%
221	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$125	\$370	\$0	\$0	0.00%
222	WILSHIRE INSURANCE COMPANY	0.00%	\$89	\$0	\$0	\$0	N/A
223	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$61	\$68	\$0	\$0	0.00%
224	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$41	\$41	\$0	\$0	0.00%
225	XL INSURANCE AMERICA INC	0.00%	\$22	\$22	\$0	-\$15	-68.18%
226	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$9	\$526	\$0	\$0	0.00%
227	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,617	N/A
228	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$99,582	-\$34,243	N/A
229	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$412	\$0	-\$24	-5.83%
230	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,029	N/A
231	TNUS INSURANCE COMPANY	0.00%	\$0	\$5	\$0	\$0	0.00%
232	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$64,799	-\$15,288	N/A
233	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$185,700	N/A
234	TECHNOLOGY INSURANCE COMPANY	0.00%	-\$10	\$836	\$0	\$0	0.00%
235	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	-\$20	\$661	\$0	\$0	0.00%
236	AMCO INSURANCE COMPANY	0.00%	-\$41	-\$48	\$0	\$0	0.00%
237	STONINGTON INSURANCE COMPANY	0.00%	-\$112	-\$6,981	-\$59,689	\$2,627	-37.63%
238	ALLSTATE INDEMNITY COMPANY	0.00%	-\$865	\$13,743	\$2,000	-\$11,610	-84.48%
239	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	-0.12%	-\$23,892	-\$15,094	\$186,056	-\$414,301	2744.81%
TOTAL		100.00%	\$19,994,404	\$19,740,837	\$11,200,435	\$13,193,694	66.83%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Uninsured/Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	24.20%	\$130,729,347	\$127,252,202	\$62,928,624	\$63,511,082	49.91%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13.54%	\$73,109,074	\$72,562,358	\$30,532,789	\$29,339,083	40.43%
3	SHELTER MUTUAL INSURANCE COMPANY	6.27%	\$33,887,957	\$33,593,774	\$18,009,807	\$18,145,589	54.01%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	4.78%	\$25,808,055	\$23,505,890	\$8,545,994	\$8,610,915	36.63%
5	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	4.38%	\$23,684,283	\$22,260,112	\$13,148,151	\$12,686,811	56.99%
6	FARMERS INSURANCE COMPANY INC	4.38%	\$23,663,723	\$23,969,319	\$12,247,124	\$10,101,861	42.14%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.87%	\$15,478,103	\$15,375,572	\$8,550,250	\$8,624,790	56.09%
8	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	2.66%	\$14,362,639	\$14,996,898	\$9,220,545	\$9,528,325	63.54%
9	GEICO CASUALTY COMPANY	2.52%	\$13,628,250	\$12,054,898	\$12,132,212	\$12,690,742	105.27%
10	PROGRESSIVE CASUALTY INSURANCE COMPANY	2.31%	\$12,480,001	\$12,278,884	\$5,868,603	\$5,916,051	48.18%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.67%	\$9,010,614	\$8,961,150	\$5,047,861	\$5,033,455	56.17%
12	GEICO GENERAL INS CO	1.61%	\$8,686,844	\$8,894,115	\$9,056,375	\$9,042,207	101.67%
13	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.60%	\$8,616,573	\$8,398,405	\$3,956,667	\$4,030,504	47.99%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.39%	\$7,507,547	\$7,119,904	\$4,412,143	\$4,471,050	62.80%
15	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.37%	\$7,416,994	\$6,928,624	\$4,094,419	\$4,095,252	59.11%
16	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.04%	\$5,629,032	\$6,024,553	\$2,778,855	\$2,967,663	49.26%
17	USAA CASUALTY INSURANCE COMPANY	1.00%	\$5,410,399	\$5,335,157	\$2,999,239	\$3,006,514	56.35%
18	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.83%	\$4,470,624	\$4,692,510	\$3,018,535	\$3,117,226	66.43%
19	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.81%	\$4,397,951	\$4,937,186	\$1,661,016	\$1,652,041	33.46%
20	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	0.76%	\$4,087,234	\$4,149,665	\$2,054,834	\$2,056,606	49.56%
21	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.75%	\$4,048,980	\$3,935,703	\$2,709,650	\$2,903,469	73.77%
22	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.74%	\$3,974,261	\$3,955,239	\$1,971,056	\$1,946,627	49.22%
23	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.72%	\$3,896,910	\$4,159,758	\$1,861,467	\$1,861,020	44.74%
24	ALLSTATE INSURANCE COMPANY	0.70%	\$3,806,087	\$3,941,350	\$900,452	\$838,830	21.28%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.68%	\$3,682,879	\$3,765,772	\$1,729,663	\$1,677,457	44.54%
26	PROGRESSIVE DIRECT INSURANCE COMPANY	0.59%	\$3,191,585	\$3,383,989	\$1,682,869	\$1,685,770	49.82%
27	LM GENERAL INSURANCE COMPANY	0.58%	\$3,106,860	\$2,384,773	\$1,422,040	\$1,451,238	60.85%
28	GEICO INDEMNITY COMPANY	0.56%	\$3,017,531	\$3,068,895	\$1,251,731	\$1,286,864	41.93%
29	USAA GENERAL INDEMNITY COMPANY	0.55%	\$2,992,614	\$2,772,038	\$2,032,883	\$2,051,077	73.99%
30	TWIN CITY FIRE INSURANCE COMPANY	0.54%	\$2,895,904	\$2,830,804	\$1,947,705	\$1,874,864	66.23%
31	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.54%	\$2,890,907	\$2,944,220	\$1,044,083	\$988,882	33.59%
32	CORNERSTONE NATIONAL INSURANCE COMPANY	0.49%	\$2,640,840	\$2,642,396	\$1,014,247	\$967,523	36.62%
33	PROGRESSIVE MAX INSURANCE COMPANY	0.47%	\$2,560,455	\$2,500,021	\$1,559,767	\$1,523,629	60.94%
34	CAMERON MUTUAL INSURANCE COMPANY	0.46%	\$2,509,702	\$2,524,313	\$1,284,308	\$1,269,754	50.30%
35	CAMERON NATIONAL INSURANCE COMPANY	0.44%	\$2,362,200	\$2,431,104	\$1,336,740	\$1,333,103	54.84%
36	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.43%	\$2,329,676	\$2,185,929	\$1,156,806	\$1,152,327	52.72%
37	COUNTRY PREFERRED INSURANCE COMPANY	0.40%	\$2,140,433	\$2,090,650	\$871,117	\$840,076	40.18%
38	OWNERS INSURANCE COMPANY	0.39%	\$2,109,745	\$2,081,951	\$1,009,178	\$1,017,375	48.87%
39	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.38%	\$2,073,227	\$1,858,185	\$1,363,369	\$1,393,550	75.00%
40	COLUMBIA MUTUAL INSURANCE COMPANY	0.38%	\$2,054,500	\$2,155,790	\$1,306,306	\$1,314,508	60.98%
41	AMCO INSURANCE COMPANY	0.36%	\$1,937,281	\$869,541	\$557,160	\$585,882	67.38%
42	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.36%	\$1,934,247	\$2,006,726	\$1,092,176	\$1,104,025	55.02%
43	MERIDIAN SECURITY INSURANCE COMPANY	0.35%	\$1,875,662	\$2,017,572	\$985,463	\$995,894	49.36%
44	TRUMBULL INSURANCE COMPANY	0.32%	\$1,744,569	\$1,684,957	\$1,045,476	\$999,496	59.32%
45	ELECTRIC INSURANCE COMPANY	0.31%	\$1,672,496	\$1,654,598	\$905,012	\$906,622	54.79%
46	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.31%	\$1,656,243	\$1,622,145	\$1,283,382	\$1,267,870	78.16%
47	SAFE AUTO INSURANCE COMPANY	0.26%	\$1,428,192	\$1,490,036	\$964,692	\$973,657	65.34%
48	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.26%	\$1,383,506	\$1,458,101	\$373,777	\$336,053	23.05%
49	CINCINNATI INSURANCE COMPANY THE	0.24%	\$1,293,419	\$1,299,584	\$358,098	\$346,336	26.65%
50	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.23%	\$1,233,963	\$1,283,003	\$492,416	\$302,710	23.59%
51	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.23%	\$1,228,176	\$1,240,724	\$726,627	\$763,972	61.57%
52	GRINNELL SELECT INSURANCE COMPANY	0.21%	\$1,117,689	\$1,060,561	\$686,318	\$691,913	65.24%
53	AUTO OWNERS INSURANCE COMPANY	0.20%	\$1,105,962	\$1,115,237	\$563,970	\$549,924	49.31%
54	ESSENTIA INSURANCE COMPANY	0.20%	\$1,071,293	\$544,109	\$223,503	\$158,230	29.08%
55	ACUITY A MUTUAL INSURANCE COMPANY	0.18%	\$949,586	\$938,060	\$294,185	\$257,340	27.43%
56	NATIONAL GENERAL INSURANCE COMPANY	0.18%	\$949,442	\$903,633	\$395,968	\$437,976	48.47%
57	BRISTOL WEST INSURANCE COMPANY	0.17%	\$942,734	\$874,176	\$561,266	\$579,200	66.26%
58	HORACE MANN INSURANCE COMPANY	0.17%	\$891,336	\$826,130	\$595,522	\$619,671	75.01%
59	1ST AUTO & CASUALTY INSURANCE COMPANY	0.16%	\$849,502	\$819,775	\$408,493	\$431,544	52.64%
60	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.16%	\$845,991	\$792,934	\$320,529	\$320,182	40.38%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COUNTRY MUTUAL INSURANCE COMPANY	0.14%	\$751,802	\$759,131	\$260,843	\$234,851	30.94%
62	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.13%	\$723,010	\$719,560	\$338,451	\$324,160	45.05%
63	HAULERS INSURANCE COMPANY INC	0.13%	\$716,110	\$736,025	\$392,371	\$390,344	53.03%
64	NATIONAL GENERAL INSURANCE ONLINE INC	0.13%	\$683,957	\$706,770	\$388,833	\$353,386	50.00%
65	AMICA MUTUAL INSURANCE COMPANY	0.12%	\$664,365	\$644,171	\$199,572	\$193,853	30.09%
66	OMNI INDEMNITY COMPANY	0.11%	\$611,411	\$614,181	\$364,785	\$399,964	65.12%
67	ALFA VISION INSURANCE CORPORATION	0.11%	\$582,223	\$560,163	\$222,758	\$232,408	41.49%
68	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.11%	\$574,487	\$564,205	\$295,058	\$287,396	50.94%
69	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.11%	\$567,666	\$540,393	\$225,128	\$218,492	40.43%
70	FIREMANS FUND INSURANCE COMPANY	0.10%	\$557,695	\$559,940	\$204,363	\$236,965	42.32%
71	VIKING INSURANCE COMPANY OF WISCONSIN	0.10%	\$521,228	\$503,206	\$212,231	\$185,953	36.95%
72	DIRECT GENERAL INSURANCE COMPANY	0.10%	\$513,673	\$478,217	\$305,169	\$317,161	66.32%
73	UNITED HOME INSURANCE COMPANY	0.09%	\$501,602	\$348,387	\$305,473	\$369,361	106.02%
74	ESURANCE INSURANCE COMPANY	0.09%	\$492,376	\$539,794	\$346,920	\$339,576	62.91%
75	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.09%	\$480,057	\$506,901	\$172,548	\$170,384	33.61%
76	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.09%	\$467,568	\$455,125	\$258,913	\$269,067	59.12%
77	ALLSTATE INDEMNITY COMPANY	0.08%	\$452,293	\$413,368	\$111,330	\$110,524	26.74%
78	ALFA SPECIALTY INSURANCE CORPORATION	0.08%	\$440,580	\$410,829	\$289,811	\$289,661	70.51%
79	PERMANENT GENERAL ASSURANCE CORPORATION	0.08%	\$438,098	\$421,364	\$298,976	\$325,757	77.31%
80	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.08%	\$420,489	\$429,059	\$107,390	\$108,668	25.33%
81	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$404,764	\$402,329	\$142,198	\$149,994	37.28%
82	CONSUMERS INSURANCE USA INC	0.07%	\$391,043	\$408,080	\$250,189	\$226,172	55.42%
83	GRINNELL MUTUAL REINSURANCE COMPANY	0.07%	\$386,416	\$380,628	\$194,308	\$194,992	51.23%
84	ENCOMPASS INDEMNITY COMPANY	0.07%	\$382,624	\$322,029	\$97,089	\$98,025	30.44%
85	STANDARD FIRE INSURANCE COMPANY	0.07%	\$371,408	\$48,257	\$3,575	\$12,243	25.37%
86	ASSURANCEAMERICA INSURANCE COMPANY	0.07%	\$368,835	\$332,930	\$178,216	\$188,286	56.55%
87	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.06%	\$341,284	\$343,483	\$114,102	\$126,680	36.88%
88	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$339,535	\$381,677	\$183,389	\$177,874	46.60%
89	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.06%	\$330,092	\$317,860	\$111,195	\$129,166	40.64%
90	SECURA SUPREME INSURANCE COMPANY	0.06%	\$317,559	\$320,220	\$94,804	\$95,839	29.93%
91	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.06%	\$299,933	\$296,078	\$48,468	\$126,033	42.57%
92	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.06%	\$298,431	\$275,545	\$132,852	\$137,960	50.07%
93	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$295,296	\$341,002	\$84,017	\$83,031	24.35%
94	STANDARD GUARANTY INSURANCE COMPANY	0.05%	\$286,986	\$296,743	\$330,482	\$339,415	114.38%
95	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.05%	\$285,750	\$231,068	\$160,103	\$161,828	70.03%
96	EQUITY INSURANCE COMPANY	0.05%	\$267,733	\$263,098	\$183,663	\$169,989	64.61%
97	TRADERS INSURANCE COMPANY	0.05%	\$264,080	\$218,809	\$53,904	\$54,718	25.01%
98	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$254,897	\$297,371	\$192,927	\$215,878	72.60%
99	AIG PROPERTY CASUALTY COMPANY	0.05%	\$254,818	\$250,844	\$98,747	\$155,927	62.16%
100	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.05%	\$253,499	\$279,135	\$108,566	\$109,068	39.07%
101	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$250,725	\$248,290	\$103,021	\$86,816	34.97%
102	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$246,948	\$231,636	\$230,525	\$208,737	90.11%
103	LM INSURANCE CORPORATION	0.05%	\$245,333	\$203,371	\$77,053	\$85,255	41.92%
104	FIRST COLONIAL INSURANCE COMPANY	0.04%	\$237,020	\$237,020	\$103,000	\$103,000	43.46%
105	DAIRYLAND INSURANCE COMPANY	0.04%	\$236,387	\$213,936	\$103,040	\$161,654	75.56%
106	UNITRIN PREFERRED INSURANCE COMPANY	0.04%	\$234,949	\$243,708	\$158,805	\$157,362	64.57%
107	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.04%	\$233,297	\$268,718	\$180,561	\$160,822	59.85%
108	EMCASCO INSURANCE COMPANY	0.04%	\$232,541	\$229,132	\$118,149	\$120,521	52.60%
109	BANKERS STANDARD INSURANCE COMPANY	0.04%	\$226,235	\$220,757	\$67,262	\$81,714	37.02%
110	NATIONAL SURETY CORPORATION	0.04%	\$221,374	\$208,365	\$33,679	\$23,440	11.25%
111	ECONOMY PREMIER ASSURANCE COMPANY	0.04%	\$220,090	\$233,550	\$65,819	\$55,905	23.94%
112	AFFIRMATIVE INSURANCE COMPANY	0.04%	\$210,306	\$245,555	\$174,120	\$163,370	66.53%
113	SHELTER GENERAL INSURANCE COMPANY	0.03%	\$184,893	\$210,183	\$142,017	\$136,811	65.09%
114	CHUBB NATIONAL INSURANCE COMPANY	0.03%	\$176,939	\$162,120	\$43,741	\$44,032	27.16%
115	IRONSHORE INDEMNITY INC	0.03%	\$169,513	\$159,016	\$28,582	\$49,374	31.05%
116	LYNDON SOUTHERN INSURANCE COMPANY	0.03%	\$160,921	\$168,662	\$51,382	\$54,429	32.27%
117	STILLWATER INSURANCE COMPANY	0.02%	\$133,000	\$138,939	\$23,717	\$120,833	86.97%
118	GREAT NORTHERN INSURANCE COMPANY	0.02%	\$128,760	\$121,617	\$26,387	\$26,736	21.98%
119	TEACHERS INSURANCE COMPANY	0.02%	\$128,400	\$133,696	\$61,299	\$58,033	43.41%
120	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.02%	\$127,204	\$131,292	\$44,458	\$44,395	33.81%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

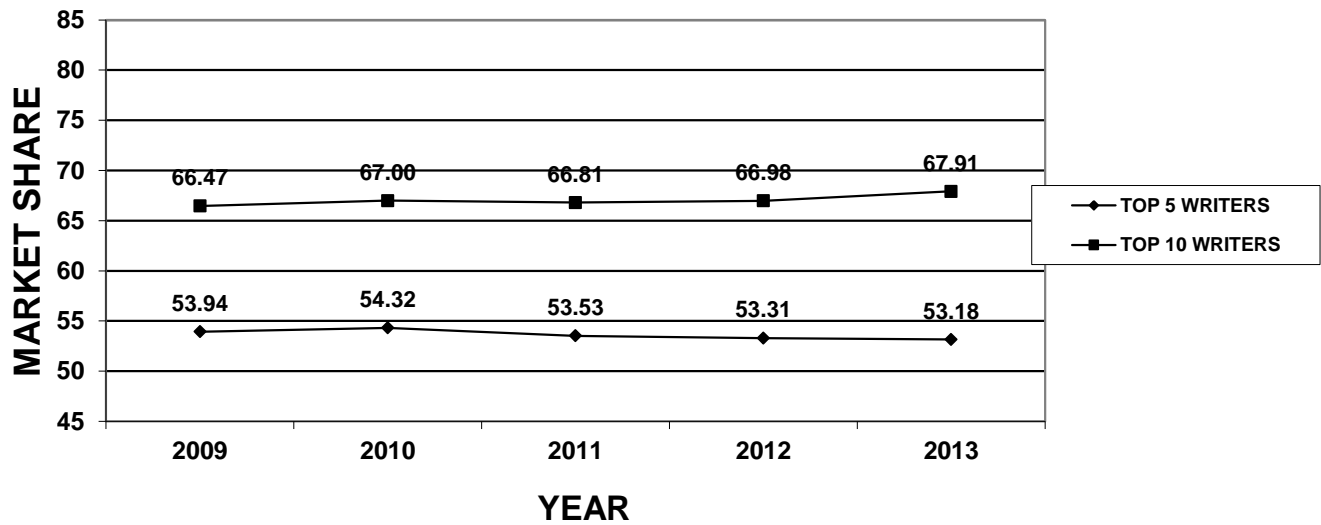
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	RLI INSURANCE COMPANY	0.02%	\$123,718	\$63,710	\$12,843	\$15,373	24.13%
122	WARNER INSURANCE COMPANY	0.02%	\$112,541	\$133,602	\$60,402	\$58,460	43.76%
123	FEDERAL INSURANCE COMPANY	0.02%	\$96,387	\$96,773	\$34,886	\$35,323	36.50%
124	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$89,307	\$94,244	\$38,152	\$35,698	37.88%
125	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$86,530	\$102,879	\$46,394	\$68,642	66.72%
126	NEW SOUTH INSURANCE COMPANY	0.02%	\$86,518	\$90,811	\$53,972	\$19,218	21.16%
127	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$79,951	\$86,675	\$45,171	\$33,705	38.89%
128	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$75,422	\$75,845	\$45,292	\$47,140	62.15%
129	SAGAMORE INSURANCE COMPANY	0.01%	\$70,579	\$71,524	\$43,913	\$53,288	74.50%
130	INFINITY INSURANCE COMPANY	0.01%	\$68,448	\$66,254	\$7,000	\$8,743	13.20%
131	MENDOTA INSURANCE COMPANY	0.01%	\$68,402	\$92,091	\$32,272	\$20,341	22.09%
132	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$63,459	\$47,000	\$93,374	\$91,722	195.15%
133	VIGILANT INSURANCE COMPANY	0.01%	\$63,433	\$60,649	\$16,688	\$16,946	27.94%
134	HARTFORD CASUALTY INSURANCE CO	0.01%	\$59,289	\$58,353	\$46,895	\$43,131	73.91%
135	TOPA INSURANCE COMPANY	0.01%	\$51,726	\$71,252	\$28,805	\$46,950	65.89%
136	BENCHMARK INSURANCE COMPANY	0.01%	\$48,777	\$49,083	\$25,903	\$27,471	55.97%
137	WEST AMERICAN INSURANCE COMPANY	0.01%	\$46,064	\$48,755	\$17,389	\$21,071	43.22%
138	MIC GENERAL INSURANCE CORPORATION	0.01%	\$45,298	\$51,298	\$16,142	\$15,669	30.55%
139	TRIUMPH CASUALTY COMPANY	0.01%	\$45,108	\$48,153	\$49,743	\$42,654	88.58%
140	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$44,716	\$56,990	\$58,459	\$50,406	88.45%
141	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$43,746	\$46,900	\$21,910	\$18,270	38.96%
142	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$42,587	\$47,378	\$42,741	\$22,748	48.01%
143	SENTINEL INSURANCE COMPANY LTD	0.01%	\$41,623	\$39,037	\$28,416	\$27,884	71.43%
144	INSUREMAX INSURANCE COMPANY	0.01%	\$39,524	\$41,611	\$16,898	\$22,304	53.60%
145	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$36,058	\$37,754	\$11,623	\$11,766	31.16%
146	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$33,624	\$41,229	\$32,709	\$31,040	75.29%
147	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$33,286	\$27,066	\$7,258	\$6,023	22.25%
148	PACIFIC INDEMNITY COMPANY	0.01%	\$33,169	\$33,840	\$8,789	\$8,912	26.34%
149	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$31,008	\$31,491	\$2,104	\$564	1.79%
150	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$30,877	\$32,748	\$1,376	\$10,324	31.53%
151	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$30,294	\$28,297	\$8,398	\$8,242	29.13%
152	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$29,379	\$32,639	\$4,180	\$3,263	10.00%
153	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$29,355	\$62,063	\$35,693	\$13,644	21.98%
154	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$28,407	\$17,625	\$20,390	\$20,078	113.92%
155	METROPOLITAN CASUALTY INSURANCE COMPANY	0.00%	\$25,547	\$25,883	\$8,713	\$11,166	43.14%
156	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$20,546	\$19,482	\$4,608	\$9,411	48.31%
157	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.00%	\$19,039	\$18,563	\$23,559	\$24,124	129.96%
158	MID CENTURY INSURANCE COMPANY	0.00%	\$18,811	\$35,429	\$8,107	-\$191,590	-540.77%
159	DEPOSITORS INSURANCE COMPANY	0.00%	\$18,115	\$17,776	\$564	-\$2,490	-14.01%
160	HALLMARK INSURANCE COMPANY	0.00%	\$17,258	\$22,876	\$11,916	\$9,146	39.98%
161	MERASTAR INSURANCE COMPANY	0.00%	\$14,505	\$15,170	\$4,588	\$4,308	28.40%
162	LIBERTY INSURANCE CORPORATION	0.00%	\$13,884	\$13,782	\$644	\$893	6.48%
163	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$11,778	\$11,764	\$26,094	\$27,053	229.96%
164	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$8,847	\$8,370	\$1,579	\$2,426	28.98%
165	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$8,834	\$9,388	\$717	\$688	7.33%
166	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$7,280	\$7,886	\$3,428	\$3,493	44.29%
167	OMNI INSURANCE COMPANY	0.00%	\$6,906	\$12,024	\$0	\$0	0.00%
168	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$4,833	\$4,928	\$2,441	\$2,230	45.25%
169	FINANCIAL INDEMNITY COMPANY	0.00%	\$3,007	\$3,267	\$1,157	\$1,945	59.53%
170	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,384	\$1,747	\$0	\$0	0.00%
171	HANOVER INSURANCE COMPANY THE	0.00%	\$1,144	\$1,144	\$0	-\$6,223	-543.97%
172	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$1,045	\$1,835	\$2,575	\$2,575	140.33%
173	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$849	\$849	\$0	-\$15	-1.77%
174	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$614	\$961	\$4,142	\$4,142	431.01%
175	RESPONSE INSURANCE COMPANY	0.00%	\$467	\$9,728	\$4,093	\$2,169	22.30%
176	CHARTER INDEMNITY COMPANY	0.00%	\$405	\$642	\$880	\$972	151.40%
177	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$334	\$334	\$0	\$0	0.00%
178	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$328	\$6,515	\$3,798	-\$4,018	-61.67%
179	INTEGON INDEMNITY CORPORATION	0.00%	\$146	\$314	\$0	\$0	0.00%
180	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$136	\$2,187	\$729	-\$1,072	-49.02%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

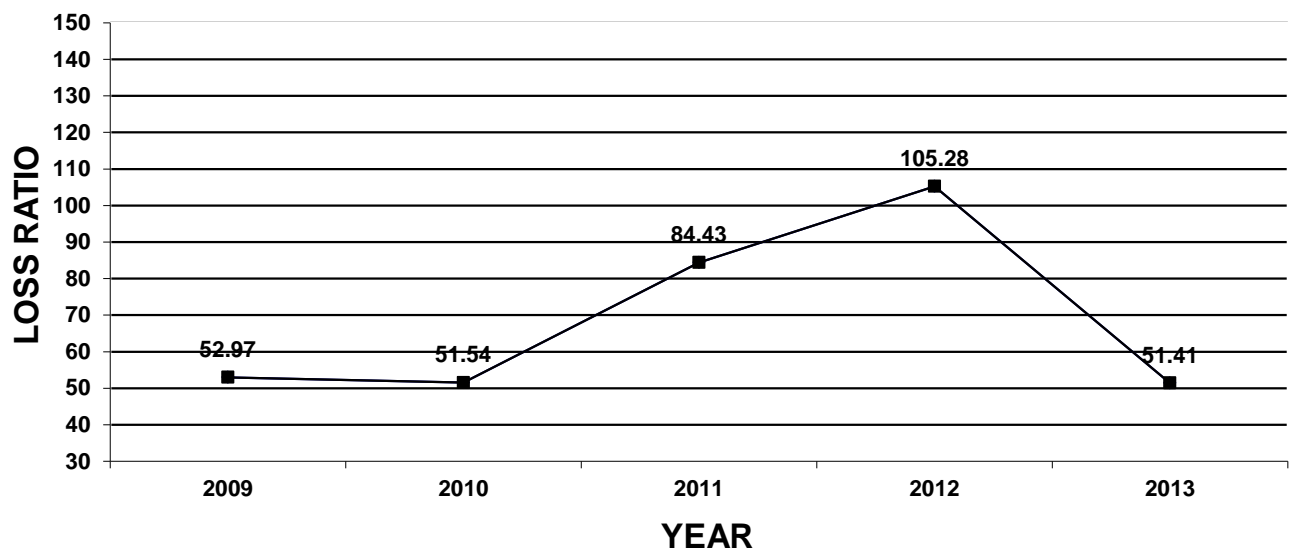
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$7	\$1,273	-\$9,333	-\$9,797	-769.60%
182	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$2	\$2	\$3	\$3	150.00%
183	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$695	N/A
184	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$730	N/A
185	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$486	N/A
186	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
187	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$0	\$106	\$0	\$0	0.00%
188	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$301	N/A
189	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$2,343	\$2,343	N/A
190	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$131	-\$131	N/A
191	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.00%	\$0	\$0	\$0	-\$29	N/A
192	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	-\$439	\$8,537	N/A
193	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	-\$12,186	-\$12,186	N/A
194	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,639	N/A
195	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$5,626	N/A
196	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$265	N/A
197	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	-\$800	-\$800	N/A
198	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	-\$402	-\$393	N/A
199	DIRECT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$346	-\$346	N/A
200	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$568	-\$568	N/A
201	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$179	N/A
202	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$1,822	N/A
203	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$443	N/A
204	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
205	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
206	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$58	N/A
207	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	\$0	\$193	\$0	\$7,984	4136.79%
208	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$265	N/A
209	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$202	N/A
210	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$400	-\$400	N/A
211	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	\$0	\$0	-\$149	-\$170	N/A
212	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$110	N/A
213	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	-\$2,826	-\$2,826	N/A
214	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$290	N/A
215	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,717	-\$1,889	N/A
216	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$127	N/A
217	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$15,569	-\$13,839	N/A
218	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,342	N/A
219	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$4	50.00%
220	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$361	N/A
221	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	-\$105	\$671	N/A
222	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$182	N/A
223	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30	N/A
224	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,352	\$3,352	N/A
225	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$654	N/A
226	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,026	N/A
227	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$120	N/A
228	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$246	-\$3,592	N/A
229	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A
230	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$0	\$77	\$0	\$3	3.90%
231	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	-\$1	\$481	\$0	\$0	0.00%
232	ONEBEACON INSURANCE COMPANY	0.00%	-\$2	-\$2	-\$4,367	-\$4,367	218350.00%
233	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$65	\$80	\$0	\$0	0.00%
234	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$108	\$31	\$0	\$0	0.00%
235	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$125	\$15,223	\$20,730	-\$57,809	-379.75%
236	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$191	\$2,150	\$22,818	\$85,300	3967.44%
TOTAL		100.00%	\$540,136,506	\$528,591,281	\$273,583,021	\$271,741,466	51.41%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	21.66%	\$173,469,275	\$170,987,073	\$115,005,179	\$117,123,309	68.50%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13.48%	\$107,992,303	\$107,995,267	\$59,393,131	\$58,378,477	54.06%
3	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	6.20%	\$49,644,479	\$49,194,781	\$30,595,351	\$30,828,786	62.67%
4	FARMERS INSURANCE COMPANY INC	4.97%	\$39,804,318	\$41,175,091	\$24,294,670	\$23,588,182	57.29%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.95%	\$39,633,244	\$36,687,009	\$19,180,019	\$19,325,724	52.68%
6	SHELTER MUTUAL INSURANCE COMPANY	4.90%	\$39,236,807	\$39,575,222	\$25,826,588	\$26,021,303	65.75%
7	GEICO CASUALTY COMPANY	3.25%	\$26,062,510	\$24,249,594	\$23,027,920	\$24,085,612	99.32%
8	PROGRESSIVE CASUALTY INSURANCE COMPANY	2.45%	\$19,586,732	\$19,235,778	\$13,229,573	\$13,487,244	70.12%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.86%	\$14,933,802	\$14,795,149	\$9,545,221	\$9,869,302	66.71%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.85%	\$14,810,604	\$14,929,128	\$8,939,640	\$8,629,398	57.80%
11	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.84%	\$14,701,757	\$13,586,604	\$7,815,236	\$8,015,466	59.00%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.58%	\$12,666,306	\$12,286,425	\$9,225,482	\$9,480,939	77.17%
13	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.55%	\$12,400,144	\$12,102,613	\$7,952,144	\$8,179,174	67.58%
14	GEICO GENERAL INS CO	1.50%	\$11,989,775	\$12,381,809	\$4,601,820	\$4,392,210	35.47%
15	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.36%	\$10,905,554	\$11,259,730	\$4,980,623	\$5,065,190	44.99%
16	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.27%	\$10,165,576	\$11,249,339	\$6,122,971	\$6,282,865	55.85%
17	USAA CASUALTY INSURANCE COMPANY	1.19%	\$9,524,401	\$9,379,942	\$5,803,275	\$5,607,053	59.78%
18	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	1.07%	\$8,584,502	\$8,740,255	\$5,213,139	\$5,298,029	60.62%
19	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.03%	\$8,248,149	\$9,185,256	\$3,453,232	\$3,622,234	39.44%
20	ALLSTATE INSURANCE COMPANY	1.01%	\$8,098,029	\$8,340,155	\$2,058,566	\$2,145,369	25.72%
21	LM GENERAL INSURANCE COMPANY	0.87%	\$6,933,146	\$5,308,499	\$3,607,943	\$3,607,943	67.97%
22	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.85%	\$6,820,382	\$7,265,725	\$3,769,327	\$3,911,664	53.84%
23	USAA GENERAL INDEMNITY COMPANY	0.79%	\$6,361,984	\$5,951,060	\$3,592,304	\$3,509,453	58.97%
24	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.75%	\$5,999,715	\$5,999,269	\$2,607,318	\$2,616,819	43.62%
25	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.73%	\$5,817,010	\$5,975,698	\$1,985,347	\$1,943,613	32.53%
26	TWIN CITY FIRE INSURANCE COMPANY	0.63%	\$5,079,635	\$4,960,450	\$3,970,946	\$3,971,108	80.06%
27	PROGRESSIVE DIRECT INSURANCE COMPANY	0.60%	\$4,842,227	\$5,154,020	\$3,228,736	\$3,337,938	64.76%
28	GOVERNMENT EMPLOYEES INSURANCE CO	0.60%	\$4,783,197	\$4,914,839	\$2,982,623	\$3,021,389	61.47%
29	GEICO INDEMNITY COMPANY	0.58%	\$4,631,427	\$4,750,620	\$2,845,554	\$2,895,252	60.94%
30	COUNTRY PREFERRED INSURANCE COMPANY	0.56%	\$4,452,748	\$4,341,276	\$2,331,831	\$2,274,402	52.39%
31	SAFE AUTO INSURANCE COMPANY	0.55%	\$4,413,654	\$4,604,773	\$2,981,264	\$3,008,969	65.34%
32	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.50%	\$4,040,754	\$3,721,765	\$3,078,711	\$3,080,379	82.77%
33	PROGRESSIVE MAX INSURANCE COMPANY	0.48%	\$3,832,892	\$3,751,164	\$2,220,105	\$2,225,710	59.33%
34	CORNERSTONE NATIONAL INSURANCE COMPANY	0.48%	\$3,804,870	\$3,809,865	\$2,188,215	\$2,206,117	57.91%
35	ELECTRIC INSURANCE COMPANY	0.46%	\$3,672,302	\$3,725,999	\$1,609,652	\$1,559,177	41.85%
36	MERIDIAN SECURITY INSURANCE COMPANY	0.45%	\$3,611,208	\$3,884,427	\$2,037,031	\$1,867,580	48.08%
37	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.44%	\$3,547,700	\$3,679,333	\$1,852,778	\$1,879,342	51.08%
38	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.44%	\$3,544,743	\$3,494,265	\$2,672,892	\$2,668,172	76.36%
39	COLUMBIA MUTUAL INSURANCE COMPANY	0.38%	\$3,030,328	\$3,223,735	\$1,689,553	\$1,599,350	49.61%
40	TRUMBULL INSURANCE COMPANY	0.37%	\$3,003,217	\$2,828,477	\$1,695,415	\$1,720,642	60.83%
41	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.35%	\$2,829,248	\$2,987,467	\$1,319,443	\$1,302,811	43.61%
42	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.35%	\$2,782,702	\$2,789,597	\$2,183,882	\$2,136,759	76.60%
43	OWNERS INSURANCE COMPANY	0.34%	\$2,728,660	\$2,769,208	\$1,540,447	\$1,610,339	58.15%
44	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.34%	\$2,717,570	\$2,623,039	\$1,583,138	\$1,627,015	62.03%
45	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.34%	\$2,708,204	\$2,892,267	\$2,360,053	\$2,326,969	80.45%
46	CAMERON MUTUAL INSURANCE COMPANY	0.30%	\$2,439,247	\$2,483,230	\$1,594,522	\$1,586,487	63.89%
47	BRISTOL WEST INSURANCE COMPANY	0.29%	\$2,284,838	\$2,241,343	\$1,001,620	\$1,065,007	47.52%
48	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.25%	\$1,974,462	\$2,046,397	\$1,079,282	\$1,064,145	52.00%
49	CAMERON NATIONAL INSURANCE COMPANY	0.24%	\$1,961,725	\$2,076,378	\$1,433,221	\$1,453,704	70.01%
50	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.22%	\$1,795,282	\$1,759,654	\$1,076,336	\$1,058,300	60.14%
51	GRINNELL SELECT INSURANCE COMPANY	0.22%	\$1,752,424	\$1,671,191	\$861,173	\$880,374	52.68%
52	CINCINNATI INSURANCE COMPANY THE	0.22%	\$1,751,574	\$1,651,537	\$926,975	\$962,660	58.29%
53	AMCO INSURANCE COMPANY	0.21%	\$1,691,066	\$911,868	\$532,732	\$587,092	64.38%
54	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.21%	\$1,688,431	\$1,585,126	\$640,757	\$640,064	40.38%
55	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$1,663,855	\$1,677,770	\$1,033,100	\$1,046,513	62.38%
56	ACUITY A MUTUAL INSURANCE COMPANY	0.20%	\$1,636,032	\$1,621,444	\$883,301	\$843,194	52.00%
57	AUTO OWNERS INSURANCE COMPANY	0.19%	\$1,542,684	\$1,584,169	\$868,634	\$900,364	56.84%
58	DIRECT GENERAL INSURANCE COMPANY	0.17%	\$1,361,026	\$1,301,822	\$991,015	\$997,088	76.59%
59	ALFA VISION INSURANCE CORPORATION	0.17%	\$1,328,598	\$1,270,354	\$650,623	\$657,368	51.75%
60	UNITED HOME INSURANCE COMPANY	0.16%	\$1,290,794	\$896,517	\$490,984	\$593,672	66.22%
61	ALFA SPECIALTY INSURANCE CORPORATION	0.16%	\$1,258,037	\$1,249,717	\$713,155	\$690,836	55.28%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	FIREMANS FUND INSURANCE COMPANY	0.15%	\$1,169,036	\$1,174,247	\$428,878	\$551,942	47.00%
63	VIKING INSURANCE COMPANY OF WISCONSIN	0.14%	\$1,141,060	\$1,147,231	\$721,766	\$726,824	63.35%
64	AMICA MUTUAL INSURANCE COMPANY	0.14%	\$1,113,887	\$1,082,660	\$414,918	\$366,228	33.83%
65	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.14%	\$1,083,997	\$1,038,953	\$651,835	\$740,536	71.28%
66	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.13%	\$1,080,781	\$1,075,386	\$713,421	\$765,677	71.20%
67	PERMANENT GENERAL ASSURANCE CORPORATION	0.13%	\$1,072,584	\$1,031,614	\$768,797	\$837,662	81.20%
68	ESSENTIA INSURANCE COMPANY	0.12%	\$970,479	\$492,336	\$0	\$146,059	29.67%
69	ESURANCE INSURANCE COMPANY	0.12%	\$958,908	\$1,047,384	\$795,050	\$745,971	71.22%
70	NATIONAL GENERAL INSURANCE COMPANY	0.12%	\$950,826	\$993,131	\$538,359	\$540,151	54.39%
71	HAULERS INSURANCE COMPANY INC	0.11%	\$919,164	\$944,724	\$592,041	\$622,999	65.95%
72	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.11%	\$903,024	\$861,305	\$358,820	\$348,243	40.43%
73	NATIONAL GENERAL INSURANCE ONLINE INC	0.11%	\$897,013	\$962,089	\$717,813	\$651,590	67.73%
74	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.10%	\$821,951	\$752,768	\$415,911	\$429,609	57.07%
75	GUIDEONE MUTUAL INSURANCE COMPANY	0.09%	\$751,950	\$763,409	\$369,116	\$384,077	50.31%
76	ALLSTATE INDEMNITY COMPANY	0.09%	\$722,910	\$656,750	\$251,946	\$262,043	39.90%
77	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$705,962	\$940,892	\$462,296	\$424,784	45.15%
78	GRINNELL MUTUAL REINSURANCE COMPANY	0.09%	\$698,674	\$685,611	\$432,387	\$445,821	65.03%
79	ASSURANCEAMERICA INSURANCE COMPANY	0.08%	\$677,458	\$627,999	\$401,532	\$437,777	69.71%
80	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.08%	\$653,085	\$675,239	\$334,037	\$351,738	52.09%
81	1ST AUTO & CASUALTY INSURANCE COMPANY	0.08%	\$619,089	\$565,573	\$498,835	\$563,724	99.67%
82	ENCOMPASS INDEMNITY COMPANY	0.08%	\$618,244	\$511,968	\$374,034	\$380,866	74.39%
83	TRADERS INSURANCE COMPANY	0.08%	\$610,946	\$497,451	\$227,873	\$230,438	46.32%
84	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.07%	\$596,029	\$643,338	\$273,173	\$255,661	39.74%
85	AFFIRMATIVE INSURANCE COMPANY	0.07%	\$592,977	\$687,688	\$413,766	\$404,628	58.84%
86	AIG PROPERTY CASUALTY COMPANY	0.07%	\$566,750	\$558,330	\$219,791	\$187,555	33.59%
87	STANDARD FIRE INSURANCE COMPANY	0.07%	\$554,251	\$72,123	\$6,739	\$4,696	6.51%
88	EQUITY INSURANCE COMPANY	0.07%	\$549,242	\$541,686	\$376,620	\$348,581	64.35%
89	UNITRIN PREFERRED INSURANCE COMPANY	0.07%	\$543,791	\$564,063	\$173,914	\$172,335	30.55%
90	YOUNG AMERICA INSURANCE COMPANY	0.07%	\$535,855	\$633,248	\$581,642	\$650,835	102.78%
91	BANKERS STANDARD INSURANCE COMPANY	0.07%	\$532,116	\$523,991	\$298,726	\$332,490	63.45%
92	LM INSURANCE CORPORATION	0.07%	\$531,943	\$436,420	\$278,692	\$277,738	63.64%
93	DAIRYLAND INSURANCE COMPANY	0.07%	\$528,174	\$498,313	\$248,657	\$244,067	48.98%
94	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.07%	\$527,198	\$580,513	\$278,667	\$282,298	48.63%
95	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.07%	\$526,803	\$516,478	\$293,065	\$298,360	57.77%
96	FIRST LIBERTY INSURANCE CORP THE	0.07%	\$522,757	\$600,039	\$243,485	\$254,778	42.46%
97	CONSUMERS INSURANCE USA INC	0.06%	\$489,685	\$511,407	\$313,301	\$283,224	55.38%
98	EMCASCO INSURANCE COMPANY	0.06%	\$459,490	\$461,541	\$197,545	\$193,084	41.83%
99	NATIONAL SURETY CORPORATION	0.05%	\$440,344	\$407,597	\$156,627	\$160,173	39.30%
100	SECURA SUPREME INSURANCE COMPANY	0.05%	\$421,828	\$418,684	\$250,039	\$276,715	66.09%
101	CHUBB NATIONAL INSURANCE COMPANY	0.05%	\$390,806	\$378,606	\$178,739	\$188,645	49.83%
102	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$365,470	\$356,815	\$130,622	\$137,207	38.45%
103	ECONOMY PREMIER ASSURANCE COMPANY	0.05%	\$362,264	\$392,897	\$110,726	\$94,047	23.94%
104	SHELTER GENERAL INSURANCE COMPANY	0.04%	\$343,479	\$392,732	\$238,130	\$229,401	58.41%
105	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.04%	\$334,173	\$340,172	\$171,871	\$146,324	43.01%
106	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.04%	\$333,034	\$385,236	\$211,071	\$199,270	51.73%
107	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$293,419	\$299,203	\$106,126	\$103,891	34.72%
108	STILLWATER INSURANCE COMPANY	0.03%	\$240,192	\$250,948	\$152,429	\$39,455	15.72%
109	FEDERAL INSURANCE COMPANY	0.02%	\$186,688	\$197,185	\$80,409	\$67,342	34.15%
110	MENDOTA INSURANCE COMPANY	0.02%	\$173,535	\$233,095	\$139,075	\$57,427	24.64%
111	NEW SOUTH INSURANCE COMPANY	0.02%	\$172,436	\$185,146	\$93,184	\$109,813	59.31%
112	VIGILANT INSURANCE COMPANY	0.02%	\$165,927	\$173,012	\$189,058	\$189,978	109.81%
113	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$159,621	\$151,177	\$0	\$0	0.00%
114	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$158,392	\$167,150	\$84,564	\$79,126	47.34%
115	YOSEMITE INSURANCE COMPANY	0.02%	\$146,766	\$119,361	\$25,667	\$43,069	36.08%
116	WARNER INSURANCE COMPANY	0.02%	\$145,412	\$172,626	\$229,654	\$222,266	128.76%
117	SAGAMORE INSURANCE COMPANY	0.02%	\$141,311	\$150,314	\$133,474	\$141,398	94.07%
118	IRONSHORE INDEMNITY INC	0.02%	\$138,692	\$130,104	\$0	\$0	0.00%
119	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$138,044	\$140,286	\$20,194	\$33,553	23.92%
120	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.02%	\$137,462	\$142,781	\$48,348	\$48,280	33.81%
121	BENCHMARK INSURANCE COMPANY	0.02%	\$132,911	\$132,244	\$37,643	\$44,376	33.56%
122	FINANCIAL INDEMNITY COMPANY	0.01%	\$117,383	\$129,636	\$42,325	\$45,939	35.44%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.01%	\$115,696	\$108,312	\$85,154	\$85,989	79.39%
124	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$111,077	\$145,122	\$98,661	\$126,773	87.36%
125	INSUREMAX INSURANCE COMPANY	0.01%	\$106,864	\$113,839	\$46,228	\$61,018	53.60%
126	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.01%	\$105,382	\$104,027	\$41,287	\$99,026	95.19%
127	WEST AMERICAN INSURANCE COMPANY	0.01%	\$103,205	\$109,450	\$59,842	\$72,515	66.25%
128	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$97,175	\$108,108	\$29,598	\$15,752	14.57%
129	HARTFORD CASUALTY INSURANCE CO	0.01%	\$92,801	\$93,954	\$59,644	\$61,353	65.30%
130	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$85,456	\$106,426	\$25,275	\$47,446	44.58%
131	PACIFIC INDEMNITY COMPANY	0.01%	\$84,414	\$94,220	\$32,830	\$33,351	35.40%
132	SENTINEL INSURANCE COMPANY LTD	0.01%	\$82,000	\$76,271	\$97,390	\$100,145	131.30%
133	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$77,827	\$73,673	\$24,999	\$28,753	39.03%
134	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$76,878	\$56,938	\$58,779	\$57,739	101.41%
135	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$76,148	\$169,202	\$123,987	\$138,892	82.09%
136	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$74,710	\$76,618	\$56,669	\$54,418	71.03%
137	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$71,033	\$76,705	\$6,531	\$6,420	8.37%
138	RLI INSURANCE COMPANY	0.01%	\$70,293	\$36,198	\$6,186	\$7,624	21.06%
139	MIG GENERAL INSURANCE CORPORATION	0.01%	\$67,524	\$78,245	\$44,008	\$41,722	53.32%
140	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$62,938	\$67,543	\$21,119	\$18,196	26.94%
141	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.01%	\$54,210	\$56,113	\$39,836	\$40,691	72.52%
142	INFINITY INSURANCE COMPANY	0.01%	\$50,934	\$49,345	\$11,642	\$10,580	21.44%
143	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$47,006	\$29,165	\$19,469	\$22,681	77.77%
144	MID CENTURY INSURANCE COMPANY	0.01%	\$46,972	\$92,766	\$23,740	-\$48,814	-52.62%
145	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$45,565	\$46,082	\$15,513	\$19,879	43.14%
146	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$45,123	\$48,171	\$18,306	\$15,185	31.52%
147	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$39,659	\$44,453	\$21,126	\$18,929	42.58%
148	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$38,858	\$42,938	\$87,842	\$65,544	152.65%
149	HALLMARK INSURANCE COMPANY	0.00%	\$37,246	\$48,794	\$68,668	\$62,951	129.01%
150	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$36,740	\$37,146	\$6,524	\$6,764	18.21%
151	CHARTER INDEMNITY COMPANY	0.00%	\$32,804	\$40,696	\$11,362	\$9,457	23.24%
152	MERASTAR INSURANCE COMPANY	0.00%	\$31,903	\$33,365	\$15,304	\$14,373	43.08%
153	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$31,378	\$29,621	\$4,536	\$4,745	16.02%
154	LIBERTY INSURANCE CORPORATION	0.00%	\$28,373	\$27,378	\$28,243	\$28,605	104.48%
155	TRIUMPH CASUALTY COMPANY	0.00%	\$22,826	\$23,601	\$0	\$0	0.00%
156	DEPOSITORS INSURANCE COMPANY	0.00%	\$22,728	\$22,350	\$17,273	\$15,064	67.40%
157	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$21,383	\$21,472	\$10,634	\$9,717	45.25%
158	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$19,194	\$20,334	\$4,127	\$3,961	19.48%
159	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$9,660	\$10,514	\$0	\$9	0.09%
160	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$7,800	\$8,476	\$611,387	\$611,354	7212.77%
161	COMPANION PROPERTY AND CASUALTY INSURANCE COM	0.00%	\$7,654	\$74,347	\$25,373	\$25,525	34.33%
162	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$1,791	\$1,791	\$0	-\$31	-1.73%
163	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$1,650	\$4,895	\$0	\$0	0.00%
164	HANOVER INSURANCE COMPANY THE	0.00%	\$1,464	\$1,464	\$0	\$0	0.00%
165	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,271	\$1,709	\$7,955	\$7,956	465.54%
166	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$1,260	\$1,736	\$4,481	\$4,481	258.12%
167	RESPONSE INSURANCE COMPANY	0.00%	\$748	\$15,592	\$14,165	\$7,508	48.15%
168	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$692	\$692	\$0	\$0	0.00%
169	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$515	\$12,402	-\$596	-\$13,755	-110.91%
170	INTEGON INDEMNITY CORPORATION	0.00%	\$474	\$1,036	\$0	\$0	0.00%
171	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$220	\$36,489	\$8,059	-\$22,475	-61.59%
172	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$43	\$3,928	-\$238	-\$3,084	-78.51%
173	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$1	\$362	-\$5,354	-\$3,544	-979.01%
174	21ST CENTURY ADVANTAGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,716	N/A
175	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,959	N/A
176	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
177	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$2,643	\$2,643	N/A
178	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	-\$493	\$13,150	N/A
179	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	-\$50	-\$50	N/A
180	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,232	-\$3,232	N/A
181	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	-\$800	-\$800	N/A
182	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$1	N/A
183	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$254	N/A

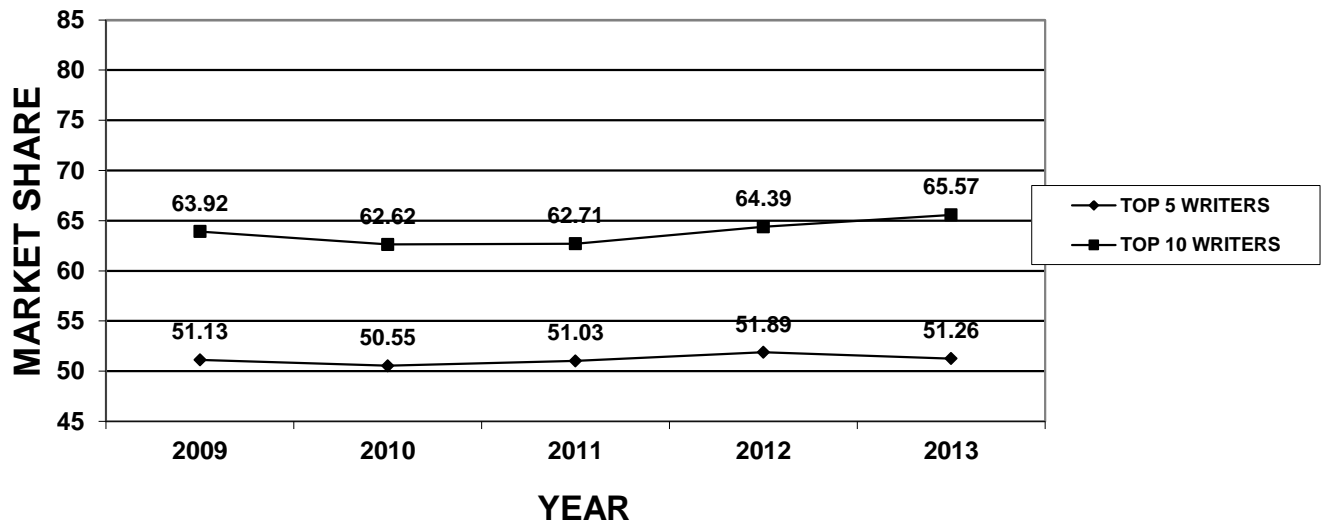


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

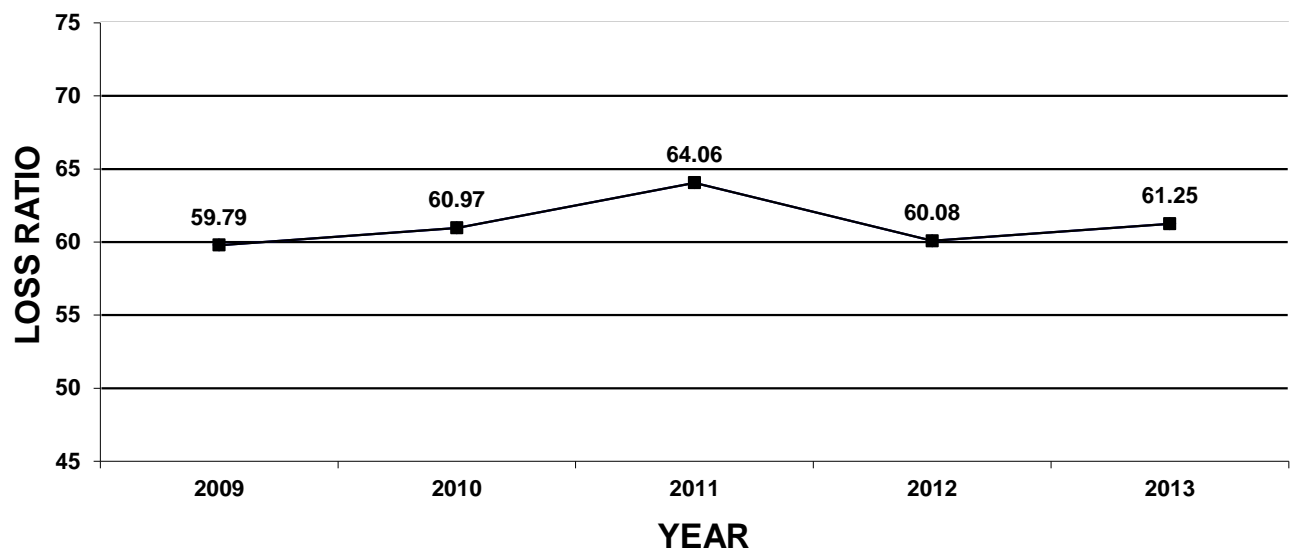
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	-\$1,109	-\$1,117	N/A
185	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
186	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$57,002	-\$57,002	N/A
187	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$59	N/A
188	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,603	-\$5,603	N/A
189	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$246	-\$356	N/A
190	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
191	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
192	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$690	-\$720	N/A
193	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$58	N/A
194	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	\$0	\$741	\$68	\$20,354	2746.83%
195	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$643	N/A
196	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	-\$450	\$167	N/A
197	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	-\$8	\$0	-\$4	50.00%
198	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$0	\$0	\$17	\$17	N/A
199	MERITPLAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,529	N/A
200	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	-\$174	\$2,025	N/A
201	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	-\$3,186	-\$3,186	N/A
202	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
203	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
204	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$1	N/A
205	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$9,143	-\$10,873	N/A
206	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$17	\$0	\$0	0.00%
207	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$394	N/A
208	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
209	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,477	-\$2,477	N/A
210	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$325	-\$325	N/A
211	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$200	-\$200	N/A
212	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
213	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$499	N/A
214	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$483	N/A
215	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
216	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$69	N/A
217	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$492	\$58	N/A
218	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.00%	\$0	\$0	-\$160	-\$9,234	N/A
219	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,147	-\$1,147	N/A
220	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$0	\$20	\$94	\$85	425.00%
221	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$750	-\$750	N/A
222	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$112	\$139	\$0	\$0	0.00%
223	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$232	\$98	\$420	\$420	428.57%
224	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$350	\$3,819	\$8,582	-\$11,218	-293.74%
TOTAL		100.00%	\$800,954,415	\$793,565,345	\$482,384,800	\$486,066,392	61.25%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE  
(Auto Collision)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MOTORS INSURANCE CORPORATION	11.63%	\$6,895,881	\$6,895,881	\$1,399,850	\$1,270,387	18.42%
2	GREAT WEST CASUALTY COMPANY	4.76%	\$2,820,365	\$2,652,377	\$1,030,836	\$1,069,751	40.33%
3	PROTECTIVE INSURANCE COMPANY	4.36%	\$2,583,693	\$2,581,878	\$4,512,370	\$5,094,230	197.31%
4	PROGRESSIVE CASUALTY INSURANCE COMPANY	4.13%	\$2,448,840	\$2,332,058	\$1,799,102	\$1,798,643	77.13%
5	UNIVERSAL UNDERWRITERS INS CO	3.88%	\$2,302,477	\$2,228,994	\$373,446	\$468,747	21.03%
6	OWNERS INSURANCE COMPANY	2.81%	\$1,665,887	\$1,723,870	\$615,919	\$585,804	33.98%
7	NATIONAL CASUALTY COMPANY	2.71%	\$1,608,058	\$1,515,601	\$1,205,854	\$1,245,618	82.19%
8	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.68%	\$1,586,848	\$1,542,782	\$651,894	\$648,024	42.00%
9	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMF	2.61%	\$1,546,065	\$1,613,068	\$637,533	\$623,319	38.64%
10	CONSUMERS INSURANCE USA INC	2.11%	\$1,251,548	\$1,367,714	\$492,237	\$510,270	37.31%
11	CINCINNATI INSURANCE COMPANY THE	2.06%	\$1,222,737	\$1,139,820	\$708,763	\$364,110	31.94%
12	ACUITY A MUTUAL INSURANCE COMPANY	1.99%	\$1,176,929	\$1,091,123	\$355,757	\$330,911	30.33%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	1.72%	\$1,021,724	\$1,112,203	\$1,114,824	\$1,069,236	96.14%
14	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.62%	\$958,634	\$945,743	\$352,506	\$335,213	35.44%
15	VANLINER INSURANCE COMPANY	1.57%	\$928,284	\$855,735	\$823,113	\$950,560	111.08%
16	SAVERS PROPERTY & CASUALTY INSURANCE COMPAI	1.56%	\$926,058	\$905,764	\$357,667	\$381,249	42.09%
17	SENTRY SELECT INSURANCE COMPANY	1.51%	\$895,457	\$864,891	\$488,962	\$522,090	60.36%
18	NORTHLAND INSURANCE COMPANY	1.49%	\$883,255	\$797,329	\$581,653	\$621,451	77.94%
19	CONTINENTAL WESTERN INSURANCE COMPANY	1.47%	\$872,987	\$888,910	\$762,445	\$557,802	62.75%
20	HAULERS INSURANCE COMPANY INC	1.23%	\$731,104	\$662,838	\$523,731	\$504,389	76.10%
21	AUTO OWNERS INSURANCE COMPANY	1.19%	\$706,607	\$699,997	\$210,847	\$185,940	26.56%
22	UNITED FIRE AND CASUALTY COMPANY	1.16%	\$687,239	\$655,426	\$401,309	\$371,814	56.73%
23	FEDERATED MUTUAL INSURANCE COMPANY	1.12%	\$666,693	\$610,261	\$275,583	\$295,864	48.48%
24	COLUMBIA MUTUAL INSURANCE COMPANY	1.01%	\$599,840	\$590,705	\$334,961	\$336,639	56.99%
25	AMCO INSURANCE COMPANY	0.93%	\$550,542	\$470,076	\$439,383	\$399,886	85.07%
26	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.91%	\$542,238	\$385,269	\$550,411	\$671,707	174.35%
27	CHARTER OAK FIRE INSURANCE CO THE	0.88%	\$523,390	\$497,942	\$439,983	\$355,961	71.49%
28	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.87%	\$514,813	\$490,213	\$203,102	\$175,870	35.88%
29	ZURICH AMERICAN INSURANCE COMPANY	0.86%	\$509,783	\$526,015	\$189,740	\$187,273	35.60%
30	SHELTER GENERAL INSURANCE COMPANY	0.84%	\$496,316	\$492,362	\$217,945	\$213,444	43.35%
31	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.79%	\$470,522	\$492,876	\$383,155	\$379,039	76.90%
32	CHEROKEE INSURANCE COMPANY	0.74%	\$439,027	\$359,414	\$67,268	\$73,768	20.52%
33	NATIONAL INTERSTATE INSURANCE COMPANY	0.71%	\$422,714	\$324,637	\$201,726	\$200,464	61.75%
34	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.70%	\$413,496	\$404,761	\$150,067	\$115,169	28.45%
35	SECURA INSURANCE A MUTUAL COMPANY	0.69%	\$407,129	\$370,000	\$134,574	\$119,431	32.28%
36	SPARTA INSURANCE COMPANY	0.66%	\$389,148	\$373,957	\$5,082	\$83,989	22.46%
37	STRATFORD INSURANCE COMPANY	0.65%	\$383,825	\$374,261	\$308,538	\$305,779	81.70%
38	COREPOINTE INSURANCE COMPANY	0.63%	\$372,333	\$501,677	\$110,276	\$259,108	51.65%
39	NATIONAL AMERICAN INSURANCE COMPANY	0.62%	\$368,751	\$376,450	-\$83,780	-\$81,427	-21.63%
40	FEDERATED SERVICE INSURANCE COMPANY	0.61%	\$362,536	\$368,499	\$291,009	\$303,549	82.37%
41	NATIONAL INDEMNITY COMPANY	0.60%	\$355,115	\$265,980	\$79,107	\$135,027	50.77%
42	DEPOSITORS INSURANCE COMPANY	0.58%	\$342,675	\$327,486	\$284,973	\$298,121	91.03%
43	VICTORIA FIRE & CASUALTY COMPANY	0.57%	\$339,326	\$380,526	\$335,124	\$330,206	86.78%
44	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.54%	\$322,508	\$304,004	\$75,871	\$62,851	20.67%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.54%	\$320,281	\$317,146	\$129,489	\$101,997	32.16%
46	ACCEPTANCE CASUALTY INSURANCE CO	0.53%	\$315,059	\$306,351	\$80,884	\$89,789	29.31%
47	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.53%	\$311,453	\$301,427	\$170,938	\$170,938	56.71%
48	TRAVELERS CASUALTY INSURANCE COMPANY OF AME	0.50%	\$298,640	\$290,743	\$178,352	\$177,506	61.05%
49	TRAVELERS INDEMNITY COMPANY	0.49%	\$291,605	\$292,107	\$106,207	\$12,037	4.12%
50	EMPLOYERS MUTUAL CASUALTY COMPANY	0.46%	\$275,532	\$246,191	\$182,331	\$181,643	73.78%
51	ATLANTIC SPECIALTY INSURANCE COMPANY	0.46%	\$273,699	\$232,169	\$251,875	\$263,276	113.40%
52	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.46%	\$273,416	\$285,139	\$274,511	\$276,468	96.96%
53	EMCASCO INSURANCE COMPANY	0.45%	\$266,208	\$250,314	\$182,749	\$199,256	79.60%
54	SENTINEL INSURANCE COMPANY LTD	0.45%	\$265,754	\$259,881	\$160,498	\$149,289	57.45%
55	HARTFORD FIRE INSURANCE COMPANY	0.45%	\$264,626	\$294,051	\$918,508	\$944,927	321.35%
56	PEERLESS INDEMNITY INSURANCE COMPANY	0.41%	\$244,492	\$273,419	\$119,239	\$106,974	39.12%
57	ALLSTATE INSURANCE COMPANY	0.40%	\$237,651	\$190,673	\$168,217	\$166,776	87.47%
58	CAMERON MUTUAL INSURANCE COMPANY	0.38%	\$224,424	\$229,627	\$127,186	\$128,464	55.94%
59	CANAL INSURANCE COMPANY	0.35%	\$210,173	\$221,661	\$231,787	\$221,296	99.84%
60	STATE AUTO PROPERTY & CASUALTY INSURANCE COI	0.33%	\$198,453	\$186,603	\$87,528	\$88,812	47.59%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GUIDEONE MUTUAL INSURANCE COMPANY	0.33%	\$193,508	\$172,231	\$29,070	\$32,852	19.07%
62	ADDISON INSURANCE COMPANY	0.32%	\$192,511	\$190,997	\$85,243	\$86,015	45.03%
63	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COM	0.31%	\$185,222	\$116,070	\$41,195	\$45,709	39.38%
64	GENERAL CASUALTY COMPANY OF WISCONSIN	0.30%	\$176,899	\$199,941	\$30,486	\$89,329	44.68%
65	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.30%	\$176,639	\$161,625	\$42,101	\$35,854	22.18%
66	NETHERLANDS INSURANCE COMPANY THE	0.29%	\$174,368	\$210,487	\$77,321	\$65,691	31.21%
67	OHIO SECURITY INSURANCE COMPANY	0.29%	\$170,293	\$121,968	\$17,623	\$16,824	13.79%
68	MID CENTURY INSURANCE COMPANY	0.28%	\$163,422	\$177,218	\$92,404	\$94,803	53.50%
69	TRUCK INSURANCE EXCHANGE	0.27%	\$160,180	\$186,325	\$42,062	\$42,943	23.05%
70	GREAT DIVIDE INSURANCE COMPANY	0.27%	\$160,022	\$148,330	\$62,721	\$67,717	45.65%
71	STATE FARM FIRE AND CASUALTY COMPANY	0.27%	\$159,398	\$159,494	\$25,732	\$25,887	16.23%
72	ARGONAUT GREAT CENTRAL INSURANCE CO	0.25%	\$150,620	\$151,174	\$103,001	\$112,184	74.21%
73	FARMLAND MUTUAL INSURANCE COMPANY	0.25%	\$147,177	\$144,468	\$43,312	\$44,582	30.86%
74	PRAETORIAN INSURANCE COMPANY	0.24%	\$143,752	\$137,993	\$65,139	\$55,219	40.02%
75	GREAT AMERICAN ASSURANCE COMPANY	0.24%	\$142,839	\$153,315	\$243,867	\$279,847	182.53%
76	AMERICAN RELIABLE INSURANCE COMPANY	0.24%	\$141,678	\$118,045	\$93,959	\$102,515	86.84%
77	LANCER INSURANCE COMPANY	0.24%	\$139,704	\$157,505	\$6,841	-\$48,544	-30.82%
78	SENTRY INSURANCE A MUTUAL COMPANY	0.23%	\$138,722	\$106,477	\$75,272	\$80,075	75.20%
79	GREAT NORTHERN INSURANCE COMPANY	0.22%	\$128,042	\$126,387	\$28,128	\$26,875	21.26%
80	WEST BEND MUTUAL INSURANCE COMPANY	0.21%	\$125,861	\$113,925	\$67,114	\$68,258	59.91%
81	AMERISURE INSURANCE COMPANY	0.21%	\$124,774	\$132,875	\$63,431	\$126,995	95.57%
82	MIDWESTERN INDEMNITY COMPANY THE	0.21%	\$121,795	\$138,025	\$118,638	\$118,829	86.09%
83	CINCINNATI INDEMNITY COMPANY INC	0.20%	\$117,462	\$121,203	\$40,776	\$28,931	23.87%
84	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.20%	\$117,277	\$120,539	\$157,984	\$139,726	115.92%
85	BROTHERHOOD MUTUAL INSURANCE CO	0.20%	\$115,857	\$112,984	\$20,225	\$13,856	12.26%
86	SHELTER MUTUAL INSURANCE COMPANY	0.19%	\$114,810	\$114,947	\$41,841	\$42,027	36.56%
87	ARCH INSURANCE COMPANY	0.19%	\$111,414	\$105,178	\$20,663	\$13,226	12.57%
88	CHURCH MUTUAL INSURANCE COMPANY	0.19%	\$110,610	\$127,869	\$85,430	\$76,400	59.75%
89	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.19%	\$109,909	\$110,173	\$41,457	\$25,697	23.32%
90	FARMERS INSURANCE EXCHANGE	0.18%	\$107,335	\$118,855	\$58,548	\$59,880	50.38%
91	AMERISURE MUTUAL INSURANCE COMPANY	0.18%	\$105,533	\$115,374	\$156,053	\$157,090	136.16%
92	EMPIRE FIRE AND MARINE INSURANCE CO	0.17%	\$99,532	\$98,783	\$19,994	\$16,636	16.84%
93	SAGAMORE INSURANCE COMPANY	0.17%	\$99,315	\$77,976	\$32,781	\$36,432	46.72%
94	BITUMINOUS CASUALTY CORPORATION	0.17%	\$99,238	\$89,563	\$14,671	\$20,484	22.87%
95	FIRST LIBERTY INSURANCE CORP THE	0.16%	\$96,475	\$84,660	\$1,272	\$1,272	1.50%
96	TOWER NATIONAL INSURANCE COMPANY	0.16%	\$95,160	\$50,468	\$2,577	-\$13,682	-27.11%
97	FEDERAL INSURANCE COMPANY	0.16%	\$94,622	\$95,458	\$7,664	\$5,916	6.20%
98	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.16%	\$94,338	\$102,898	\$39,741	\$31,489	30.60%
99	PHOENIX INSURANCE COMPANY THE	0.16%	\$92,198	\$82,522	\$51,191	\$47,587	57.67%
100	ACE AMERICAN INSURANCE COMPANY	0.16%	\$91,996	\$91,360	\$79,427	\$35,683	39.06%
101	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.14%	\$82,479	\$69,351	\$33,345	\$37,355	53.86%
102	NORTHFIELD INSURANCE COMPANY	0.14%	\$82,356	\$75,897	\$48,006	\$18,008	23.73%
103	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.14%	\$82,154	\$87,320	\$22,842	\$21,353	24.45%
104	CONTINENTAL INSURANCE COMPANY THE	0.14%	\$81,970	\$88,052	\$38,100	\$31,818	36.14%
105	ARGONAUT MIDWEST INSURANCE COMPANY	0.14%	\$80,932	\$79,130	\$22,249	\$19,356	24.46%
106	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.13%	\$79,263	\$89,162	\$28,180	\$26,427	29.64%
107	VALLEY FORGE INSURANCE COMPANY	0.13%	\$78,589	\$76,455	\$16,920	\$18,726	24.49%
108	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.13%	\$78,545	\$66,535	\$18,611	\$20,551	30.89%
109	HAWKEYE-SECURITY INSURANCE COMPANY	0.13%	\$78,041	\$92,088	\$12,283	\$18,872	20.49%
110	AMERICAN STATES INSURANCE COMPANY	0.13%	\$77,542	\$81,910	\$13,114	\$11,797	14.40%
111	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.13%	\$77,370	\$80,100	\$76,581	\$75,751	94.57%
112	CONTINENTAL CASUALTY COMPANY	0.12%	\$73,918	\$59,074	\$10,613	\$10,814	18.31%
113	HALLMARK INSURANCE COMPANY	0.12%	\$73,479	\$57,583	\$49,221	\$19,387	33.67%
114	HARCO NATIONAL INSURANCE COMPANY	0.12%	\$70,081	\$91,042	\$15,569	-\$4,379	-4.81%
115	GRANITE STATE INSURANCE COMPANY	0.11%	\$66,361	\$49,361	\$28,448	\$34,794	70.49%
116	FCCI INSURANCE COMPANY	0.11%	\$65,346	\$54,963	\$16,890	\$18,778	34.16%
117	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	0.11%	\$65,104	\$58,755	\$37,347	-\$28,784	-48.99%
118	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.11%	\$63,474	\$61,514	\$51,125	\$53,125	86.36%
119	PENN MILLERS INSURANCE COMPANY	0.11%	\$63,180	\$63,250	\$59,951	\$37,787	59.74%
120	CINCINNATI CASUALTY COMPANY THE	0.10%	\$61,325	\$63,693	\$90,910	\$86,929	136.48%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	SELECTIVE INSURANCE COMPANY OF AMERICA	0.10%	\$59,251	\$41,635	\$8,455	\$8,455	20.31%
122	OLD REPUBLIC INSURANCE COMPANY	0.10%	\$57,069	\$45,518	\$6,865	\$1,149	2.52%
123	WESCO INSURANCE COMPANY	0.10%	\$57,044	\$19,934	\$14,578	\$18,632	93.47%
124	TWIN CITY FIRE INSURANCE COMPANY	0.09%	\$54,908	\$52,401	\$27,035	\$26,675	50.91%
125	KNIGHTBROOK INSURANCE COMPANY	0.09%	\$53,666	\$144,635	\$11,428	\$7,551	5.22%
126	NATIONAL TRUST INSURANCE COMPANY	0.09%	\$53,614	\$49,888	\$48,287	\$38,996	78.17%
127	CATLIN INDEMNITY COMPANY	0.09%	\$53,577	\$49,973	\$860	\$41,592	83.23%
128	PEERLESS INSURANCE COMPANY	0.09%	\$52,586	\$56,411	\$17,177	\$13,986	24.79%
129	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.09%	\$51,418	\$49,962	\$7,848	\$7,274	14.56%
130	REGENT INSURANCE COMPANY	0.08%	\$48,580	\$57,621	\$37,020	\$18,806	32.64%
131	UNION INSURANCE COMPANY OF PROVIDENCE	0.08%	\$48,427	\$49,834	-\$13,486	-\$13,940	-27.97%
132	HISCOX INSURANCE COMPANY INC	0.08%	\$47,992	\$11,160	\$0	\$0	0.00%
133	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$47,850	\$30,373	\$22,777	\$19,775	65.11%
134	FIREMANS FUND INSURANCE COMPANY	0.08%	\$47,412	\$38,732	\$21,130	\$21,283	54.95%
135	PHARMACISTS MUTUAL INSURANCE COMPANY	0.08%	\$47,082	\$48,769	\$52,459	\$41,247	84.58%
136	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.08%	\$46,254	\$36,716	\$10,287	-\$1,936	-5.27%
137	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.08%	\$45,157	\$46,263	\$12,181	\$14,676	31.72%
138	MILWAUKEE CASUALTY INSURANCE CO	0.08%	\$44,692	\$31,006	\$26,532	\$27,185	87.68%
139	HARTFORD CASUALTY INSURANCE CO	0.07%	\$43,783	\$37,989	\$20,246	\$11,008	28.98%
140	TRANSPORTATION INSURANCE COMPANY	0.07%	\$43,126	\$50,135	\$10,522	\$9,262	18.47%
141	AMERISURE PARTNERS INSURANCE COMPANY	0.07%	\$42,649	\$32,801	\$70	-\$265	-0.81%
142	OAK RIVER INSURANCE COMPANY	0.07%	\$42,422	\$55,785	\$57,558	\$45,016	80.70%
143	AMERICAN MODERN HOME INSURANCE CO	0.07%	\$40,228	\$40,228	\$19,052	\$18,797	46.73%
144	GENERAL INSURANCE COMPANY OF AMERICA	0.07%	\$38,586	\$41,574	\$10,917	\$10,787	25.95%
145	QBE INSURANCE CORPORATION	0.07%	\$38,570	\$44,141	\$36,710	\$34,587	78.36%
146	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.06%	\$38,425	\$36,249	\$16,613	\$18,168	50.12%
147	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$36,556	\$35,697	\$3,719	\$3,829	10.73%
148	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$34,257	\$34,827	\$8,737	\$8,464	24.30%
149	HARLEYSVILLE INSURANCE COMPANY	0.06%	\$33,609	\$27,351	\$20,788	\$23,120	84.53%
150	RIVERPORT INSURANCE COMPANY	0.06%	\$33,141	\$31,396	\$19,063	\$26,478	84.34%
151	1ST AUTO & CASUALTY INSURANCE COMPANY	0.06%	\$33,086	\$26,533	\$46,094	\$56,723	213.78%
152	NAVIGATORS INSURANCE COMPANY	0.06%	\$33,010	\$11,931	\$312,005	-\$349,369	-2928.25%
153	AMERICAN FIRE & CASUALTY COMPANY	0.05%	\$32,536	\$20,702	\$794	\$743	3.59%
154	MARKEL INSURANCE COMPANY	0.05%	\$32,488	\$27,455	\$3,843	\$3,907	14.23%
155	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.05%	\$30,693	\$25,018	\$86	\$86	0.34%
156	NOVA CASUALTY COMPANY	0.05%	\$29,842	\$115,780	\$107,361	\$83,996	72.55%
157	T H E INSURANCE COMPANY	0.05%	\$28,975	\$25,143	\$12,094	\$5,734	22.81%
158	CUMIS INSURANCE SOCIETY INC	0.05%	\$28,544	\$2,920	\$12,214	-\$4,451	-152.43%
159	TOKIO MARINE AMERICA INSURANCE COMPANY	0.05%	\$28,362	\$26,496	\$10,750	\$8,272	31.22%
160	ECHELON PROPERTY & CASUALTY INSURANCE COMP.	0.05%	\$27,543	\$19,959	\$0	\$0	0.00%
161	BERKLEY REGIONAL INSURANCE COMPANY	0.05%	\$26,974	\$8,553	\$0	-\$153	-1.79%
162	AMERICAN NATIONAL PROPERTY & CASUALTY COMPA	0.05%	\$26,915	\$28,135	-\$2	\$479	1.70%
163	MAXUM CASUALTY INSURANCE COMPANY	0.04%	\$26,645	\$59,753	\$22,893	\$14,957	25.03%
164	AMERICAN SOUTHERN INSURANCE COMPANY	0.04%	\$26,210	\$20,441	\$0	\$0	0.00%
165	BITUMINOUS FIRE AND MARINE INS CO	0.04%	\$26,196	\$29,716	\$42,622	\$42,746	143.85%
166	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSU	0.04%	\$25,704	\$23,566	\$21,084	\$68,571	290.97%
167	INSURANCE COMPANY OF THE STATE OF PENNSYLVAI	0.04%	\$25,240	\$23,801	\$966	\$6,703	28.16%
168	SCOTTSDALE INDEMNITY COMPANY	0.04%	\$24,838	\$19,137	\$17,371	\$17,371	90.77%
169	HANOVER INSURANCE COMPANY THE	0.04%	\$24,821	\$26,058	\$3,428	\$3,467	13.30%
170	BERKLEY NATIONAL INSURANCE COMPANY	0.04%	\$24,807	\$13,986	\$6,584	\$6,702	47.92%
171	COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$24,796	\$22,308	\$7,347	\$57,525	257.87%
172	WEST AMERICAN INSURANCE COMPANY	0.04%	\$23,984	\$18,307	\$2,376	\$2,820	15.40%
173	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$23,684	\$27,426	\$2,422	\$2,347	8.56%
174	GREENWICH INSURANCE COMPANY	0.04%	\$23,642	\$22,602	\$729	-\$9,608	-42.51%
175	TECHNOLOGY INSURANCE COMPANY	0.04%	\$23,489	\$24,049	\$39,170	\$30,282	125.92%
176	SECURA SUPREME INSURANCE COMPANY	0.04%	\$23,326	\$16,584	\$65,488	\$65,488	394.89%
177	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.04%	\$22,978	\$32,558	\$64,160	\$73,603	226.07%
178	ILLINOIS NATIONAL INSURANCE COMPANY	0.04%	\$22,521	\$22,244	\$24,645	\$10,729	48.23%
179	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.04%	\$20,830	\$19,516	\$0	\$4,237	21.71%
180	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.03%	\$20,367	\$19,667	\$0	-\$22	-0.11%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

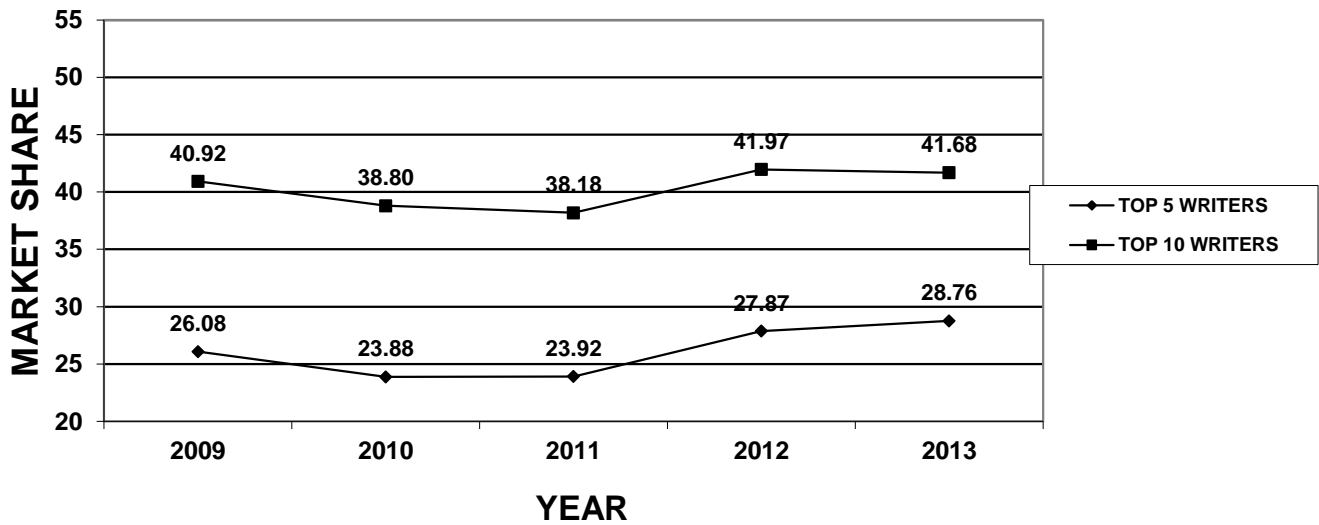
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	NORTH AMERICAN ELITE INSURANCE COMPANY	0.03%	\$20,179	\$19,830	\$15,530	\$17,765	89.59%
182	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.03%	\$20,068	\$16,186	\$4,810	\$3,645	22.52%
183	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.03%	\$19,095	\$18,088	\$851	\$14,952	82.66%
184	LIBERTY INSURANCE CORPORATION	0.03%	\$19,086	\$22,415	\$334	\$334	1.49%
185	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.03%	\$19,080	\$20,823	\$1	\$517	2.48%
186	MASSACHUSETTS BAY INSURANCE COMPANY	0.03%	\$18,416	\$16,294	\$13,544	\$7,576	46.50%
187	ASSURANCE COMPANY OF AMERICA	0.03%	\$15,651	\$20,659	\$14,312	\$14,100	68.25%
188	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$15,374	\$13,233	\$12,391	\$12,391	93.64%
189	WESTFIELD INSURANCE COMPANY	0.03%	\$15,013	\$12,544	\$3,316	\$2,811	22.41%
190	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$13,904	\$12,678	\$18,090	\$17,340	136.77%
191	XL INSURANCE AMERICA INC	0.02%	\$13,391	\$11,293	\$0	\$3,707	32.83%
192	XL SPECIALTY INSURANCE COMPANY	0.02%	\$13,328	\$15,480	\$0	\$2,431	15.70%
193	AXIS INSURANCE COMPANY	0.02%	\$13,311	\$11,615	\$3,038	\$7,467	64.29%
194	MONROE GUARANTY INSURANCE COMPANY	0.02%	\$13,094	\$6,463	\$50	\$475	7.35%
195	mitsui sumitomo insurance usa inc	0.02%	\$12,969	\$11,995	\$321	\$13,177	109.85%
196	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$12,749	\$11,358	\$2,089	\$2,296	20.21%
197	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$12,433	\$13,371	\$0	\$14,710	110.01%
198	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$12,095	\$8,554	\$8,002	\$8,076	94.41%
199	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$11,381	\$10,158	\$4,559	\$5,063	49.84%
200	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.02%	\$11,310	\$12,326	\$0	\$10,337	83.86%
201	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$11,259	\$10,138	\$2,053	-\$10,130	-99.92%
202	SENTRY CASUALTY COMPANY	0.02%	\$11,050	\$5,804	\$17,811	\$15,815	272.48%
203	TRANSNATIONAL INSURANCE COMPANY OF AMERICA INC	0.02%	\$10,818	\$9,574	\$4,599	\$4,599	48.04%
204	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.02%	\$10,662	\$35,402	\$5,983	\$5,983	16.90%
205	STAR INSURANCE COMPANY	0.02%	\$10,654	\$14,153	\$0	\$0	0.00%
206	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$10,488	\$29,327	\$8,817	\$8,817	30.06%
207	NATIONAL SURETY CORPORATION	0.02%	\$9,098	\$7,271	\$12,424	\$14,351	197.37%
208	MARYLAND CASUALTY COMPANY	0.01%	\$8,889	\$13,014	\$1,996	\$1,812	13.92%
209	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH	0.01%	\$8,600	\$8,578	\$25,500	\$24,389	284.32%
210	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$8,583	\$505	\$0	-\$49,000	-9702.97%
211	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$8,270	\$7,241	\$0	\$3,409	47.08%
212	STARR INDEMNITY & LIABILITY COMPANY	0.01%	\$8,192	\$7,672	\$120	\$2,160	28.15%
213	NATIONAL FARMERS UNION PROPERTY & CASUALTY C	0.01%	\$7,812	\$7,690	\$9,425	\$8,402	109.26%
214	UNION INSURANCE COMPANY	0.01%	\$7,749	\$973	\$0	-\$14	-1.44%
215	TRIANGLE INSURANCE COMPANY INC	0.01%	\$7,324	\$5,669	\$0	\$196	3.46%
216	NEW YORK MARINE & GENERAL INSURANCE COMPAN)	0.01%	\$7,052	\$5,357	\$556	\$983	18.35%
217	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.01%	\$6,939	\$9,428	\$1,070	-\$33,062	-350.68%
218	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.01%	\$6,579	\$5,960	\$0	-\$284	-4.77%
219	MID-CONTINENT CASUALTY COMPANY	0.01%	\$6,525	\$5,423	\$0	\$0	0.00%
220	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.01%	\$6,478	\$5,641	\$6,057	\$6,057	107.37%
221	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$6,440	\$6,970	\$1,635	\$782	11.22%
222	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.01%	\$5,915	\$10,656	-\$1,550	-\$1,027	-9.64%
223	IMPERIUM INSURANCE COMPANY	0.01%	\$4,599	\$2,820	\$0	-\$246	-8.72%
224	SENECA INSURANCE COMPANY INC	0.01%	\$4,393	\$3,627	\$6,283	\$6,099	168.16%
225	mitsui sumitomo insurance company of america	0.01%	\$4,167	\$3,424	\$4,072	\$6,549	191.27%
226	RLI INSURANCE COMPANY	0.01%	\$4,041	\$3,481	\$0	-\$86	-2.47%
227	DIAMOND STATE INSURANCE COMPANY	0.01%	\$4,003	\$3,625	\$0	\$0	0.00%
228	AMERICAN STANDARD INSURANCE COMPANY OF WISC	0.01%	\$3,920	\$4,324	\$0	\$0	0.00%
229	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$3,869	\$3,513	\$0	\$0	0.00%
230	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$3,775	\$3,653	\$0	-\$8,335	-228.17%
231	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.01%	\$3,185	\$3,372	\$0	-\$45	-1.33%
232	AMERICAN INSURANCE COMPANY THE	0.01%	\$3,141	\$4,673	\$16,924	\$17,052	364.90%
233	WILSHIRE INSURANCE COMPANY	0.00%	\$2,949	\$12,546	\$0	\$0	0.00%
234	GREAT MIDWEST INSURANCE COMPANY	0.00%	\$2,898	\$333	\$0	\$0	0.00%
235	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.00%	\$2,808	\$2,834	\$0	\$456	16.09%
236	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$2,524	\$2,500	\$0	\$179	7.16%
237	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$2,313	\$1,839	\$0	\$0	0.00%
238	TRIUMPH CASUALTY COMPANY	0.00%	\$2,047	\$1,717	\$0	\$0	0.00%
239	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$2,039	\$1,789	\$0	\$0	0.00%
240	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,013	\$4,774	\$0	\$3	0.06%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

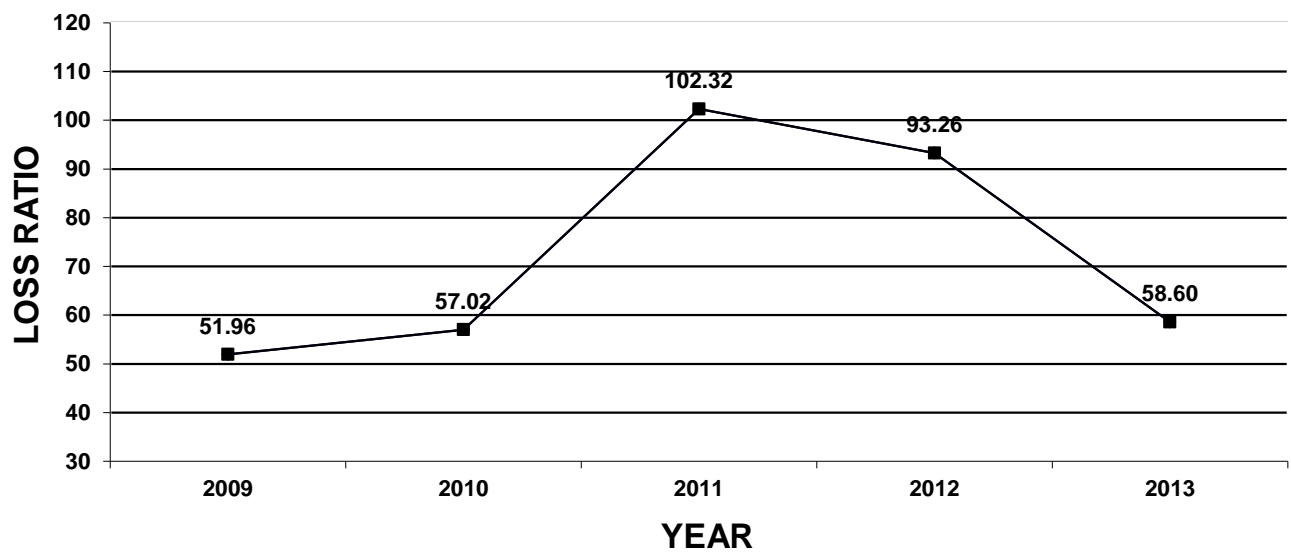
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPAI	0.00%	\$1,856	\$3,004	\$809	\$897	29.86%
242	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.00%	\$1,789	\$100	\$0	\$0	0.00%
243	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$1,710	\$11,932	\$275,905	\$197,391	1654.30%
244	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,385	\$139	\$0	\$0	0.00%
245	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$1,284	\$1,708	\$0	\$0	0.00%
246	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,168	\$1,684	\$0	\$10,262	609.38%
247	LM INSURANCE CORPORATION	0.00%	\$1,154	\$1,969	\$0	\$0	0.00%
248	GATEWAY INSURANCE COMPANY	0.00%	\$1,071	\$1,510	\$0	-\$4,109	-272.12%
249	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$1,048	\$1,489	\$0	-\$33	-2.22%
250	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMP	0.00%	\$1,037	\$1,025	\$0	\$0	0.00%
251	STARNET INSURANCE COMPANY	0.00%	\$926	\$479	\$3,007	\$4,825	1007.31%
252	CAPITOL INDEMNITY CORPORATION	0.00%	\$845	\$575	\$0	-\$110	-19.13%
253	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$761	\$4,020	\$236	\$236	5.87%
254	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$628	\$2,611	\$658	-\$2,315	-88.66%
255	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$616	\$201	\$0	\$0	0.00%
256	FOREMOST PROPERTY AND CASUALTY INSURANCE CI	0.00%	\$179	\$38	\$0	\$0	0.00%
257	STONINGTON INSURANCE COMPANY	0.00%	\$169	\$1,140	\$1,072	-\$211	-18.51%
258	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$66	\$3	\$0	-\$1	-33.33%
259	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$49	\$49	\$0	-\$5,434	-11089.80%
260	GEICO GENERAL INS CO	0.00%	\$29	\$68	\$0	-\$3	-4.41%
261	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$14	\$572	\$67	\$67	11.71%
262	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$73	N/A
263	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$2,708	\$0	\$387	14.29%
264	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$958	N/A
265	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$7	N/A
266	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$931,238	\$930,381	N/A
267	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$377,643	\$353,543	N/A
268	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
269	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$108	N/A
270	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$0	\$7	N/A
271	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,235	N/A
272	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$279	N/A
273	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$1	N/A
274	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$13	\$0	\$1,300	-10000.00%
275	INTREPID INSURANCE COMPANY	0.00%	\$0	\$0	-\$15	\$2,498	N/A
276	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$2,553	\$6,841	-\$2,636	-103.25%
277	NIPPONKOA INSURANCE COMPANY LIMITED (US BRAN	0.00%	\$0	\$0	\$0	-\$7	N/A
278	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
279	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$237	N/A
280	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$53	N/A
281	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$261	\$0	\$133	50.96%
282	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
283	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$95	N/A
284	TRAVELERS CASUALTY AND SURETY COMPANY OF AN	0.00%	\$0	\$0	-\$467	-\$548	N/A
285	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
286	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$685,165	\$686,425	N/A
287	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$206	N/A
288	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$12,419	N/A
289	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	-\$17	\$24	\$0	\$0	0.00%
290	ARGONAUT INSURANCE COMPANY	0.00%	-\$27	\$54	\$0	-\$8	-14.81%
291	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$37	\$2,574	\$373	\$6	0.23%
292	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	-\$121	\$60	\$0	-\$4	-6.67%
293	COLUMBIA INSURANCE COMPANY	0.00%	-\$430	\$1,378	\$0	-\$518	-37.59%
294	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$616	\$5,818	\$29,839	\$27,609	474.54%
295	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$1,772	\$441	\$0	-\$65	-14.74%
296	ALLSTATE INDEMNITY COMPANY	0.00%	-\$1,813	\$30,703	\$62,084	\$39,121	127.42%
297	STATE NATIONAL INSURANCE COMPANY INC	0.00%	-\$2,202	\$1,192	-\$45,570	-\$50,584	-4243.62%
TOTAL		100.00%	\$59,288,592	\$57,883,865	\$34,698,125	\$33,921,606	58.60%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	8.08%	\$6,676,044	\$6,292,611	\$4,362,525	\$4,717,155	74.96%
2	PROTECTIVE INSURANCE COMPANY	5.98%	\$4,946,185	\$4,944,370	\$12,500,210	\$14,850,586	300.35%
3	PROGRESSIVE CASUALTY INSURANCE COMPANY	5.79%	\$4,786,455	\$4,714,731	\$2,716,212	\$2,598,410	55.11%
4	NORTHLAND INSURANCE COMPANY	3.22%	\$2,660,227	\$2,425,234	\$1,394,451	\$1,268,962	52.32%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.84%	\$2,345,198	\$2,300,355	\$1,257,760	\$1,189,918	51.73%
6	ACUITY A MUTUAL INSURANCE COMPANY	2.80%	\$2,313,709	\$2,171,017	\$1,353,171	\$1,272,287	58.60%
7	CONTINENTAL WESTERN INSURANCE COMPANY	2.24%	\$1,849,594	\$1,861,390	\$1,027,550	\$1,168,047	62.75%
8	STATE FARM MUTUAL AUTOMOBILE INSURANCE COM	2.19%	\$1,809,863	\$1,965,013	\$792,499	\$780,574	39.72%
9	SENTRY SELECT INSURANCE COMPANY	2.13%	\$1,756,926	\$1,713,177	\$1,180,338	\$1,189,217	69.42%
10	VANLINER INSURANCE COMPANY	2.05%	\$1,694,866	\$1,532,725	\$4,919	\$5,300	0.35%
11	CINCINNATI INSURANCE COMPANY THE	2.05%	\$1,691,422	\$1,619,187	\$1,095,540	\$1,092,429	67.47%
12	FIRST GUARD INSURANCE COMPANY	1.68%	\$1,392,470	\$1,392,470	\$509,250	\$480,357	34.50%
13	OWNERS INSURANCE COMPANY	1.55%	\$1,279,303	\$1,284,937	\$633,390	\$608,773	47.38%
14	CHARTER OAK FIRE INSURANCE CO THE	1.46%	\$1,206,812	\$1,132,458	\$688,177	\$733,865	64.80%
15	NATIONAL CASUALTY COMPANY	1.34%	\$1,106,599	\$1,055,822	\$685,143	\$664,022	62.89%
16	CONSUMERS INSURANCE USA INC	1.33%	\$1,095,980	\$1,135,789	\$431,052	\$446,843	39.34%
17	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.32%	\$1,092,961	\$1,032,902	\$607,836	\$635,525	61.53%
18	UNITED FIRE AND CASUALTY COMPANY	1.32%	\$1,090,190	\$1,044,671	\$788,771	\$832,747	79.71%
19	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.19%	\$984,186	\$968,433	\$502,769	\$565,015	58.34%
20	AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.09%	\$904,985	\$865,273	\$591,159	\$495,377	57.25%
21	NATIONAL INDEMNITY COMPANY	1.07%	\$880,908	\$629,774	\$251,110	\$306,624	48.69%
22	GREAT AMERICAN ASSURANCE COMPANY	1.05%	\$864,437	\$861,048	\$449,077	\$428,619	49.78%
23	SAVERS PROPERTY & CASUALTY INSURANCE COMPA	1.04%	\$861,552	\$839,943	\$552,126	\$664,858	79.16%
24	FEDERATED MUTUAL INSURANCE COMPANY	1.03%	\$849,509	\$693,341	\$150,985	\$147,233	21.24%
25	SHELTER GENERAL INSURANCE COMPANY	1.03%	\$847,588	\$843,630	\$514,622	\$503,993	59.74%
26	SOUTHERN PIONEER PROPERTY AND CASUALTY INSL	1.01%	\$832,556	\$678,518	\$221,528	\$208,487	30.73%
27	UNIVERSAL UNDERWRITERS INS CO	0.98%	\$807,866	\$762,854	\$505,242	\$522,480	68.49%
28	FEDERATED SERVICE INSURANCE COMPANY	0.93%	\$772,132	\$681,175	\$213,493	\$210,100	30.84%
29	COLUMBIA MUTUAL INSURANCE COMPANY	0.91%	\$751,866	\$727,865	\$489,239	\$525,386	72.18%
30	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.91%	\$748,273	\$799,940	\$412,106	\$410,754	51.35%
31	ZURICH AMERICAN INSURANCE COMPANY	0.90%	\$745,818	\$843,731	\$608,097	\$596,534	70.70%
32	NATIONAL INTERSTATE INSURANCE COMPANY	0.85%	\$704,184	\$553,688	\$398,618	\$368,482	66.55%
33	NATIONWIDE MUTUAL INSURANCE COMPANY	0.84%	\$694,639	\$746,484	\$322,868	\$326,968	43.80%
34	SECURA INSURANCE A MUTUAL COMPANY	0.82%	\$681,695	\$636,788	\$456,877	\$430,468	67.60%
35	GRINNELL MUTUAL REINSURANCE COMPANY	0.81%	\$665,425	\$658,146	\$158,379	\$182,682	27.76%
36	SENTINEL INSURANCE COMPANY LTD	0.76%	\$625,751	\$600,959	\$391,847	\$381,097	63.41%
37	CANAL INSURANCE COMPANY	0.75%	\$618,290	\$602,923	\$3,332	\$3,332	0.55%
38	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.73%	\$604,922	\$628,840	\$315,404	\$314,301	49.98%
39	UNITED STATES FIRE INSURANCE COMPANY	0.71%	\$588,791	\$455,467	\$102,103	\$145,249	31.89%
40	TRAVELERS CASUALTY INSURANCE COMPANY OF AM	0.71%	\$587,225	\$598,989	\$324,834	\$323,305	53.98%
41	MOTORS INSURANCE CORPORATION	0.71%	\$585,887	\$585,887	\$246,150	\$224,360	38.29%
42	EMPLOYERS MUTUAL CASUALTY COMPANY	0.69%	\$574,422	\$544,132	\$275,695	\$298,950	54.94%
43	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.67%	\$553,644	\$570,395	\$441,667	\$441,667	77.43%
44	AUTO OWNERS INSURANCE COMPANY	0.65%	\$537,228	\$514,636	\$393,679	\$378,811	73.61%
45	EMCASCO INSURANCE COMPANY	0.64%	\$528,387	\$491,507	\$403,388	\$418,044	85.05%
46	CAROLINA CASUALTY INSURANCE COMPANY	0.63%	\$517,218	\$455,659	\$262,148	\$279,900	61.43%
47	PEERLESS INDEMNITY INSURANCE COMPANY	0.59%	\$488,972	\$535,950	\$276,082	\$247,683	46.21%
48	HAULERS INSURANCE COMPANY INC	0.54%	\$445,073	\$403,515	\$199,560	\$192,169	47.62%
49	CAMERON MUTUAL INSURANCE COMPANY	0.52%	\$431,556	\$439,293	\$139,029	\$140,589	32.00%
50	PRAETORIAN INSURANCE COMPANY	0.52%	\$431,256	\$413,978	\$195,416	\$165,657	40.02%
51	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COI	0.50%	\$415,733	\$280,701	\$252,674	\$259,256	92.36%
52	LANCER INSURANCE COMPANY	0.47%	\$388,403	\$385,289	\$324,905	\$444,486	115.36%
53	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.47%	\$384,916	\$349,254	\$419,546	\$425,595	121.86%
54	SAGAMORE INSURANCE COMPANY	0.46%	\$381,394	\$303,379	\$140,840	\$164,593	54.25%
55	NETHERLANDS INSURANCE COMPANY THE	0.45%	\$367,954	\$431,747	\$169,108	\$143,671	33.28%
56	ALLSTATE INSURANCE COMPANY	0.44%	\$367,313	\$307,892	\$313,203	\$298,282	96.88%
57	NORTH RIVER INSURANCE COMPANY THE	0.44%	\$365,600	\$198,790	\$5,465	\$17,000	8.55%
58	SPARTA INSURANCE COMPANY	0.44%	\$365,192	\$325,098	\$262,598	\$73,015	22.46%
59	TRAVELERS INDEMNITY COMPANY	0.43%	\$354,027	\$344,003	\$359,387	\$400,792	116.51%
60	AMCO INSURANCE COMPANY	0.42%	\$349,614	\$287,490	\$122,913	\$117,690	40.94%
61	ADDISON INSURANCE COMPANY	0.42%	\$348,156	\$341,103	\$136,213	\$129,081	37.84%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	PLAZA INSURANCE COMPANY	0.41%	\$337,463	\$301,299	\$230,285	\$229,462	76.16%
63	GENERAL CASUALTY COMPANY OF WISCONSIN	0.39%	\$325,431	\$371,402	\$234,302	\$165,898	44.67%
64	CRUM & FORSTER INDEMNITY COMPANY	0.39%	\$324,265	\$290,504	-\$2,992	\$111,923	38.53%
65	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.38%	\$313,353	\$326,369	\$148,101	\$156,499	47.95%
66	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.34%	\$277,296	\$165,487	\$97,486	\$102,307	61.82%
67	HARTFORD FIRE INSURANCE COMPANY	0.33%	\$276,609	\$295,518	\$148,875	\$176,458	59.71%
68	EMPIRE FIRE AND MARINE INSURANCE CO	0.33%	\$270,899	\$270,617	\$52,650	\$37,440	13.84%
69	AMERISURE INSURANCE COMPANY	0.31%	\$259,155	\$269,861	\$155,731	\$131,814	48.85%
70	MIDWESTERN INDEMNITY COMPANY THE	0.31%	\$252,953	\$284,238	\$127,275	\$127,479	44.85%
71	OHIO SECURITY INSURANCE COMPANY	0.30%	\$248,904	\$177,192	\$130,008	\$124,114	70.04%
72	MID CENTURY INSURANCE COMPANY	0.30%	\$247,480	\$266,934	\$333,605	\$336,906	126.21%
73	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.30%	\$244,625	\$230,018	\$129,757	\$134,126	58.31%
74	WESCO INSURANCE COMPANY	0.28%	\$230,069	\$71,351	\$98,704	\$130,844	183.38%
75	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.28%	\$229,827	\$246,402	\$170,944	\$175,091	71.06%
76	SENTRY INSURANCE A MUTUAL COMPANY	0.28%	\$229,384	\$178,664	\$196,897	\$256,414	143.52%
77	ARGONAUT GREAT CENTRAL INSURANCE CO	0.27%	\$225,931	\$226,760	\$154,502	\$168,276	74.21%
78	ARCH INSURANCE COMPANY	0.27%	\$224,026	\$211,488	\$216,510	\$138,588	65.53%
79	DEPOSITORS INSURANCE COMPANY	0.27%	\$221,406	\$198,026	\$116,892	\$123,055	62.14%
80	AMERISURE MUTUAL INSURANCE COMPANY	0.26%	\$216,422	\$235,564	\$229,778	\$229,778	97.54%
81	TRUCK INSURANCE EXCHANGE	0.26%	\$215,601	\$253,126	\$117,502	\$117,040	46.24%
82	ACCEPTANCE CASUALTY INSURANCE CO	0.25%	\$209,854	\$204,041	\$310,389	\$478,862	234.69%
83	AMERICAN GUARANTEE & LIABILITY INSURANCE COMF	0.24%	\$201,642	\$227,934	\$69,041	\$64,422	28.26%
84	BITUMINOUS CASUALTY CORPORATION	0.24%	\$197,682	\$178,410	\$128,333	\$139,666	78.28%
85	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN	0.24%	\$196,514	\$208,455	\$129,486	\$130,161	62.44%
86	NORTHFIELD INSURANCE COMPANY	0.23%	\$189,571	\$170,924	\$66,569	\$90,970	53.22%
87	AMERICAN CASUALTY COMPANY OF READING PENNS'	0.23%	\$189,159	\$135,465	\$48,834	\$81,900	60.46%
88	ACE AMERICAN INSURANCE COMPANY	0.23%	\$187,525	\$186,654	\$411,319	\$396,261	212.30%
89	PHOENIX INSURANCE COMPANY THE	0.23%	\$186,029	\$176,749	\$87,715	\$90,177	51.02%
90	STATE FARM FIRE AND CASUALTY COMPANY	0.22%	\$185,419	\$194,662	\$52,444	\$50,302	25.84%
91	WEST BEND MUTUAL INSURANCE COMPANY	0.22%	\$181,117	\$163,941	\$119,314	\$121,348	74.02%
92	CINCINNATI INDEMNITY COMPANY INC	0.21%	\$176,096	\$189,995	\$139,451	\$131,548	69.24%
93	GREAT NORTHERN INSURANCE COMPANY	0.21%	\$175,714	\$172,145	\$121,350	\$120,146	69.79%
94	FIRST LIBERTY INSURANCE CORP THE	0.21%	\$175,676	\$143,914	\$105,298	\$105,298	73.17%
95	PENN MILLERS INSURANCE COMPANY	0.21%	\$175,590	\$175,413	\$138,434	\$112,389	64.07%
96	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.21%	\$174,054	\$176,906	\$71,067	\$86,879	49.11%
97	HAWKEYE-SECURITY INSURANCE COMPANY	0.20%	\$164,789	\$194,265	\$2,589	\$3,978	2.05%
98	INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	0.20%	\$164,737	\$168,298	\$81,696	\$54,896	32.62%
99	DISCOVER PROPERTY AND CASUALTY INSURANCE CI	0.19%	\$159,519	\$163,390	\$23,711	\$11,359	6.95%
100	GUIDEONE MUTUAL INSURANCE COMPANY	0.19%	\$155,093	\$138,060	\$41,346	\$40,248	29.15%
101	FEDERAL INSURANCE COMPANY	0.19%	\$155,034	\$158,512	\$71,051	\$69,333	43.74%
102	AMERICAN STATES INSURANCE COMPANY	0.18%	\$150,927	\$163,738	\$105,736	\$95,121	58.09%
103	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN	0.18%	\$148,821	\$126,818	\$108,703	\$119,940	94.58%
104	PEERLESS INSURANCE COMPANY	0.17%	\$142,435	\$146,591	\$12,453	\$10,140	6.92%
105	FCCI INSURANCE COMPANY	0.17%	\$141,186	\$122,827	\$39,520	\$39,903	32.49%
106	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.16%	\$136,240	\$120,381	\$83,058	\$89,058	73.98%
107	GRANITE STATE INSURANCE COMPANY	0.16%	\$134,732	\$100,219	\$57,758	\$70,643	70.49%
108	FARMERS INSURANCE EXCHANGE	0.16%	\$134,176	\$153,490	\$97,654	\$98,734	64.33%
109	CONTINENTAL INSURANCE COMPANY THE	0.16%	\$130,106	\$156,033	\$91,368	\$95,394	61.14%
110	TWIN CITY FIRE INSURANCE COMPANY	0.16%	\$129,863	\$116,252	\$83,481	\$82,065	70.59%
111	SHELTER MUTUAL INSURANCE COMPANY	0.15%	\$128,075	\$130,628	\$72,263	\$72,585	55.57%
112	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE C	0.15%	\$127,201	\$149,704	\$134,075	\$69,051	46.13%
113	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE C	0.15%	\$127,030	\$130,773	\$262,492	\$279,822	213.98%
114	VALLEY FORGE INSURANCE COMPANY	0.15%	\$126,531	\$129,391	\$95,760	\$107,363	82.98%
115	HDI-GERLING AMERICA INSURANCE COMPANY	0.15%	\$125,394	\$119,895	\$176,258	\$191,816	159.99%
116	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLI	0.15%	\$121,666	\$136,203	\$224,318	\$230,524	169.25%
117	ARGONAUT MIDWEST INSURANCE COMPANY	0.15%	\$121,396	\$118,695	\$33,373	\$29,035	24.46%
118	COMMERCE AND INDUSTRY INSURANCE CO	0.14%	\$117,151	\$68,840	\$49,849	\$48,415	70.33%
119	CHURCH MUTUAL INSURANCE COMPANY	0.14%	\$116,785	\$135,008	\$90,200	\$80,665	59.75%
120	MILWAUKEE CASUALTY INSURANCE CO	0.14%	\$113,869	\$72,321	\$23,258	\$26,980	37.31%
121	HALLMARK INSURANCE COMPANY	0.13%	\$111,558	\$82,897	\$90,711	\$51,836	62.53%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
122	OAK RIVER INSURANCE COMPANY	0.13%	\$111,476	\$137,086	-\$61,528	\$55,976	40.83%
123	NATIONAL TRUST INSURANCE COMPANY	0.13%	\$109,860	\$107,841	\$49,221	\$79,173	73.42%
124	BROTHERHOOD MUTUAL INSURANCE CO	0.13%	\$104,936	\$101,989	\$26,623	\$27,340	26.81%
125	SELECTIVE INSURANCE COMPANY OF AMERICA	0.12%	\$102,315	\$76,905	\$80,362	\$88,996	115.72%
126	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.12%	\$99,967	\$96,573	\$10,853	\$10,058	10.41%
127	MAXUM CASUALTY INSURANCE COMPANY	0.12%	\$99,554	\$229,330	\$248,592	\$112,737	49.16%
128	CONTINENTAL CASUALTY COMPANY	0.12%	\$98,099	\$86,835	\$67,446	\$48,990	56.42%
129	VICTORIA FIRE & CASUALTY COMPANY	0.12%	\$96,380	\$102,773	\$41,140	\$42,706	41.55%
130	SAFETY NATIONAL CASUALTY CORPORATION	0.12%	\$95,907	\$75,190	\$17,130	\$70,372	93.59%
131	CATLIN INDEMNITY COMPANY	0.11%	\$93,915	\$89,379	\$25,180	\$1,421	1.59%
132	OLD REPUBLIC INSURANCE COMPANY	0.11%	\$93,338	\$75,159	\$10,223	\$27,588	36.71%
133	REGENT INSURANCE COMPANY	0.11%	\$89,920	\$114,344	\$28,270	\$34,925	30.54%
134	CINCINNATI CASUALTY COMPANY THE	0.11%	\$87,937	\$94,636	\$111,710	\$76,396	80.73%
135	AMERISURE PARTNERS INSURANCE COMPANY	0.10%	\$86,096	\$62,607	\$115,145	\$97,570	155.85%
136	TOKIO MARINE AMERICA INSURANCE COMPANY	0.10%	\$85,085	\$79,487	\$32,249	\$24,816	31.22%
137	COREPOINTE INSURANCE COMPANY	0.10%	\$82,946	\$111,760	\$24,567	\$57,722	51.65%
138	PHARMACISTS MUTUAL INSURANCE COMPANY	0.10%	\$82,805	\$85,891	\$76,758	\$79,486	92.54%
139	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.10%	\$82,108	\$67,201	\$43,181	\$40,644	60.48%
140	TRANSPORTATION INSURANCE COMPANY	0.09%	\$77,730	\$102,236	\$35,583	-\$2,571	-2.51%
141	FIREMANS FUND INSURANCE COMPANY	0.09%	\$77,481	\$61,926	\$23,234	\$25,592	41.33%
142	GENERAL INSURANCE COMPANY OF AMERICA	0.09%	\$73,799	\$83,062	\$6,441	\$6,364	7.66%
143	QBE INSURANCE CORPORATION	0.09%	\$71,631	\$81,975	\$68,176	\$64,234	78.36%
144	UNION INSURANCE COMPANY OF PROVIDENCE	0.08%	\$69,866	\$72,105	\$81,007	\$137,837	191.16%
145	MARKEL INSURANCE COMPANY	0.08%	\$68,157	\$52,263	\$5,486	\$6,085	11.64%
146	AMERICAN ECONOMY INSURANCE COMPANY	0.08%	\$63,775	\$64,703	\$31,817	\$30,822	47.64%
147	AMERICAN FIRE & CASUALTY COMPANY	0.08%	\$62,645	\$39,125	\$27,105	\$25,349	64.79%
148	AMERICAN NATIONAL PROPERTY & CASUALTY COMP/	0.07%	\$60,222	\$65,429	\$12,461	\$16,480	25.19%
149	AMERICAN HALLMARK INSURANCE COMPANY OF TEX.	0.07%	\$59,366	\$57,320	\$15,868	\$27,983	48.82%
150	GOVERNMENT EMPLOYEES INSURANCE CO	0.07%	\$58,067	\$51,913	\$23,100	\$20,430	39.35%
151	FARMLAND MUTUAL INSURANCE COMPANY	0.07%	\$57,674	\$55,128	\$56,085	\$43,839	79.52%
152	BITUMINOUS FIRE AND MARINE INS CO	0.07%	\$56,357	\$63,931	\$86,307	\$86,606	135.47%
153	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.07%	\$55,919	\$47,292	\$175,078	\$175,078	370.21%
154	AMERICAN ZURICH INSURANCE COMPANY	0.07%	\$54,123	\$58,687	\$5,665	\$5,497	9.37%
155	LIBERTY MUTUAL INSURANCE COMPANY	0.07%	\$53,946	\$87,668	\$234,080	\$234,080	267.01%
156	ECHELON PROPERTY & CASUALTY INSURANCE COMP	0.06%	\$53,081	\$38,465	\$26,198	\$30,698	79.81%
157	GREENWICH INSURANCE COMPANY	0.06%	\$51,835	\$37,181	\$18,133	\$30,501	82.03%
158	HARTFORD CASUALTY INSURANCE CO	0.06%	\$51,815	\$51,629	\$51,820	\$63,211	122.43%
159	LIBERTY INSURANCE UNDERWRITERS INC	0.06%	\$49,616	\$69,394	-\$214	-\$58,426	-84.19%
160	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.06%	\$46,946	\$43,124	\$34,049	\$111,026	257.46%
161	PROPERTY & CASUALTY INSURANCE COMPANY OF H/	0.06%	\$46,268	\$43,939	\$8,120	\$5,561	12.66%
162	TECHNOLOGY INSURANCE COMPANY	0.06%	\$45,507	\$46,791	\$32,309	\$48,152	102.91%
163	HARLEYSVILLE INSURANCE COMPANY	0.05%	\$44,754	\$36,404	\$0	\$0	0.00%
164	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.05%	\$42,620	\$48,717	\$26,086	\$32,220	66.14%
165	T H E INSURANCE COMPANY	0.05%	\$40,440	\$34,889	\$3,951	-\$4,925	-14.12%
166	SECURA SUPREME INSURANCE COMPANY	0.05%	\$40,204	\$29,525	\$26,212	\$27,800	94.16%
167	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$40,036	\$39,546	\$32,668	\$42,915	108.52%
168	GREAT DIVIDE INSURANCE COMPANY	0.05%	\$40,006	\$37,082	\$15,680	\$16,929	45.65%
169	MASSACHUSETTS BAY INSURANCE COMPANY	0.05%	\$39,704	\$35,363	\$28,350	\$24,835	70.23%
170	AMERICAN SOUTHERN INSURANCE COMPANY	0.05%	\$39,523	\$30,662	\$20,292	\$33,790	110.20%
171	WEST AMERICAN INSURANCE COMPANY	0.05%	\$39,049	\$30,538	\$3,335	\$3,959	12.96%
172	MONROE GUARANTY INSURANCE COMPANY	0.05%	\$37,581	\$17,013	\$1,353	\$1,353	7.95%
173	COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$36,657	\$32,901	\$13,103	\$14,293	43.44%
174	LIBERTY INSURANCE CORPORATION	0.04%	\$36,421	\$42,064	-\$1,892	-\$1,892	-4.50%
175	MITSUMI SUMITOMO INSURANCE USA INC	0.04%	\$34,845	\$33,861	\$32,423	\$24,472	72.27%
176	NORTH AMERICAN ELITE INSURANCE COMPANY	0.04%	\$34,700	\$34,098	\$26,705	\$30,532	89.54%
177	XL SPECIALTY INSURANCE COMPANY	0.04%	\$33,261	\$36,875	\$12,884	\$16,966	46.01%
178	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$33,144	\$40,796	\$54,643	\$52,944	129.78%
179	ASSURANCE COMPANY OF AMERICA	0.04%	\$33,035	\$43,075	\$84,262	\$83,771	194.48%
180	STARR INDEMNITY & LIABILITY COMPANY	0.04%	\$32,767	\$30,686	\$480	\$8,640	28.16%
181	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.04%	\$30,470	\$27,525	\$5,706	\$5,707	20.73%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

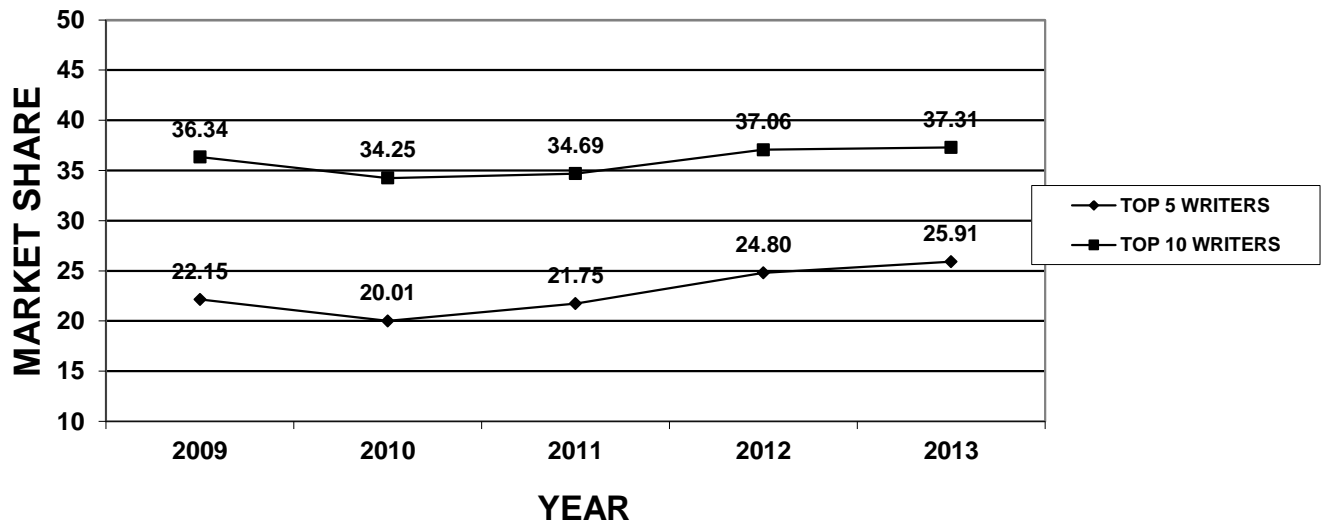
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
182	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.04%	\$30,394	\$26,848	\$28,143	\$26,797	99.81%
183	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$28,255	\$38,979	\$65,313	-\$28,926	-74.21%
184	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$27,755	\$28,335	\$0	\$0	0.00%
185	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$27,649	\$24,632	\$7,772	\$8,140	33.05%
186	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$27,504	\$27,504	\$0	\$0	0.00%
187	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$27,293	\$1,310	\$7,734	\$6,280	479.39%
188	CUMIS INSURANCE SOCIETY INC	0.03%	\$26,675	\$20,836	\$5,520	\$5,847	28.06%
189	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.03%	\$25,911	\$36,710	\$72,351	\$82,999	226.09%
190	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$25,284	\$18,036	\$1,066	\$5,801	32.16%
191	NEW YORK MARINE & GENERAL INSURANCE COMPAN	0.03%	\$25,242	\$19,175	\$1,992	\$3,517	18.34%
192	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.03%	\$24,250	\$22,947	\$0	\$6,610	28.81%
193	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.03%	\$23,732	\$21,321	\$12,128	\$1,322	6.20%
194	1ST AUTO & CASUALTY INSURANCE COMPANY	0.03%	\$23,725	\$19,059	\$6,108	\$11,979	62.85%
195	HANOVER INSURANCE COMPANY THE	0.03%	\$23,385	\$24,623	\$26,466	\$23,221	94.31%
196	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$23,112	\$21,095	\$14,882	\$20,089	95.23%
197	CITIZENS INSURANCE COMPANY OF AMERICA	0.03%	\$22,595	\$24,393	\$11,584	\$11,080	45.42%
198	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$22,308	\$19,201	\$19,475	\$19,475	101.43%
199	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.03%	\$21,653	\$23,826	\$25,040	\$19,789	83.06%
200	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$20,903	\$57,440	\$51,481	\$51,481	89.63%
201	AXIS INSURANCE COMPANY	0.03%	\$20,870	\$16,490	\$11,676	\$16,403	99.47%
202	STAR INSURANCE COMPANY	0.02%	\$20,539	\$23,175	\$701	-\$4,696	-20.26%
203	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$18,794	\$17,137	\$0	\$0	0.00%
204	SENTRY CASUALTY COMPANY	0.02%	\$18,559	\$10,376	-\$5,356	-\$3,039	-29.29%
205	XL INSURANCE AMERICA INC	0.02%	\$17,838	\$15,551	\$9,403	\$14,101	90.68%
206	TRIANGLE INSURANCE COMPANY INC	0.02%	\$17,085	\$13,226	\$0	\$458	3.46%
207	MARYLAND CASUALTY COMPANY	0.02%	\$17,067	\$25,578	\$30,087	\$29,649	115.92%
208	MID-CONTINENT CASUALTY COMPANY	0.02%	\$16,789	\$14,864	\$0	\$0	0.00%
209	NOVA CASUALTY COMPANY	0.02%	\$16,515	\$64,072	\$0	\$0	0.00%
210	UNION INSURANCE COMPANY	0.02%	\$16,127	\$1,984	\$0	\$0	0.00%
211	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$15,650	\$13,542	\$8,458	\$6,375	47.08%
212	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$15,539	\$13,531	\$10,413	\$10,971	81.08%
213	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$15,259	\$21,606	\$6,829	-\$259	-1.20%
214	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH	0.02%	\$14,928	\$14,895	\$0	\$0	0.00%
215	WESTFIELD INSURANCE COMPANY	0.02%	\$13,839	\$16,005	\$5,767	\$1,321	8.25%
216	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.01%	\$12,256	\$11,321	\$0	-\$1,629	-14.39%
217	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$12,203	\$13,652	-\$291	-\$2,043	-14.96%
218	NATIONAL SURETY CORPORATION	0.01%	\$11,903	\$10,033	\$346	\$393	3.92%
219	SENECA INSURANCE COMPANY INC	0.01%	\$11,573	\$9,555	\$16,551	\$16,065	168.13%
220	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$11,474	\$9,938	\$0	\$0	0.00%
221	mitsui sumitomo insurance company of america	0.01%	\$11,376	\$8,979	\$7,329	\$12,162	135.45%
222	RLI INSURANCE COMPANY	0.01%	\$10,077	\$8,680	\$32,063	\$31,891	367.41%
223	IMPERIUM INSURANCE COMPANY	0.01%	\$9,680	\$5,926	\$0	-\$266	-4.49%
224	DIAMOND STATE INSURANCE COMPANY	0.01%	\$9,552	\$8,589	\$0	\$5,006	58.28%
225	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$8,506	\$298	\$0	\$0	0.00%
226	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$8,504	\$498	\$61,500	\$61,500	12349.40%
227	NATIONAL FARMERS UNION PROPERTY & CASUALTY I	0.01%	\$7,812	\$7,691	\$9,426	\$8,402	109.24%
228	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$7,296	\$5,776	\$2,575	\$2,822	48.86%
229	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.01%	\$6,922	\$7,479	\$0	\$180	2.41%
230	AMERICAN INSURANCE COMPANY THE	0.01%	\$6,565	\$7,478	\$5,660	\$8,043	107.56%
231	AMERICAN HOME ASSURANCE COMPANY	0.01%	\$5,987	\$5,987	\$17,101	\$17,819	297.63%
232	BERKLEY NATIONAL INSURANCE COMPANY	0.01%	\$5,653	\$4,941	\$0	\$2,368	47.93%
233	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$5,491	\$5,541	\$0	\$892	16.10%
234	GREAT AMERICAN INSURANCE COMPANY OF NEW YO	0.01%	\$4,758	\$5,178	\$0	-\$55	-1.06%
235	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$4,335	\$4,501	\$1,796	\$2,985	66.32%
236	AMERICAN STANDARD INSURANCE COMPANY OF WIS	0.00%	\$3,742	\$4,129	\$0	\$0	0.00%
237	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$3,474	\$3,829	\$0	\$0	0.00%
238	WILSHIRE INSURANCE COMPANY	0.00%	\$3,415	\$12,032	\$11,028	\$10,799	89.75%
239	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.00%	\$2,912	\$146	\$0	\$0	0.00%
240	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$2,717	\$2,715	\$0	-\$1,867	-68.77%
241	GREAT MIDWEST INSURANCE COMPANY	0.00%	\$2,675	\$308	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

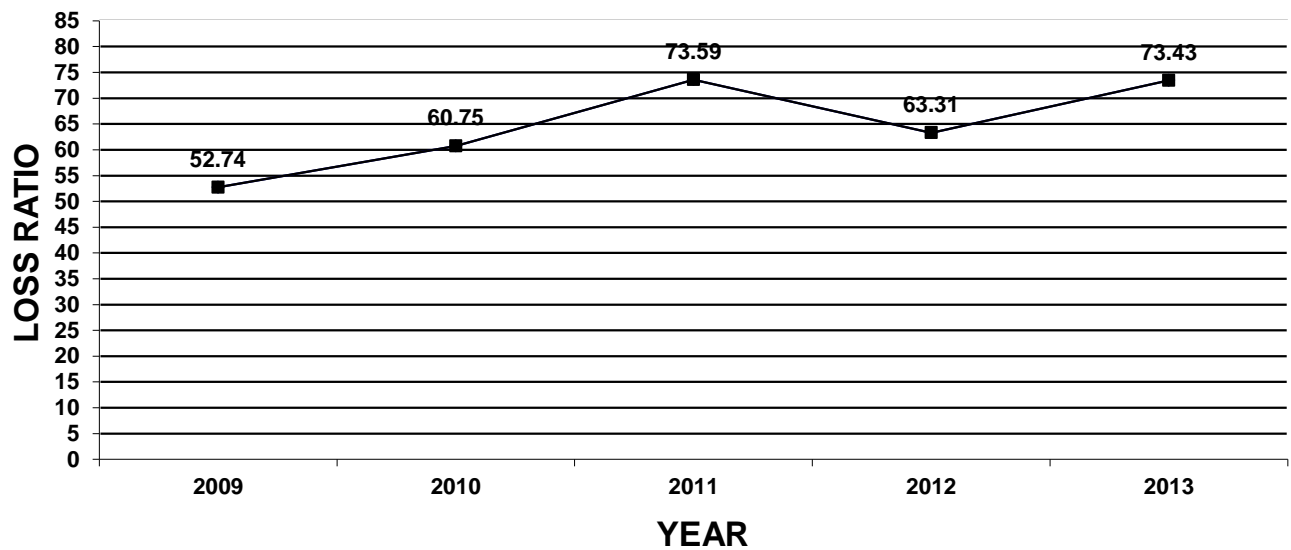
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
242	LM INSURANCE CORPORATION	0.00%	\$2,653	\$3,555	\$0	\$0	0.00%
243	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$2,624	\$275	\$0	\$0	0.00%
244	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$2,102	\$3,670	\$27,326	\$18,468	503.22%
245	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$1,993	\$2,856	\$2,059	\$1,949	68.24%
246	DARWIN NATIONAL ASSURANCE COMPANY	0.00%	\$1,954	\$1,956	\$0	-\$41	-2.10%
247	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.00%	\$1,879	\$432	\$0	\$0	0.00%
248	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$1,796	\$3,807	-\$3,192	-\$1,518	-39.87%
249	GATEWAY INSURANCE COMPANY	0.00%	\$1,607	\$2,265	\$7,897	\$10,734	473.91%
250	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMF	0.00%	\$1,578	\$1,557	\$0	\$0	0.00%
251	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$1,291	\$5,403	\$12,405	\$12,405	229.59%
252	FIREMENS INSURANCE COMPANY OF WASHINGTON DI	0.00%	\$1,223	\$399	\$0	-\$3	-0.75%
253	STARNET INSURANCE COMPANY	0.00%	\$1,139	\$615	\$0	\$6,194	1007.15%
254	CAPITOL INDEMNITY CORPORATION	0.00%	\$862	\$605	\$0	-\$113	-18.68%
255	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$568	\$8,547	\$29,162	-\$10,546	-123.39%
256	STONINGTON INSURANCE COMPANY	0.00%	\$430	\$2,898	\$2,723	-\$535	-18.46%
257	FOREMOST PROPERTY AND CASUALTY INSURANCE C	0.00%	\$251	\$52	\$0	\$0	0.00%
258	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$199	\$8	\$0	-\$3	-37.50%
259	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$175	\$175	\$0	-\$1,931	-1103.43%
260	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$168	\$159	\$0	\$0	0.00%
261	GEICO GENERAL INS CO	0.00%	\$78	\$166	\$0	-\$1	-0.60%
262	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$30	\$1,163	\$0	\$0	0.00%
263	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$5,453	\$0	\$744	13.64%
264	AIG PROPERTY CASUALTY COMPANY	0.00%	\$0	\$132	\$0	-\$63	-47.73%
265	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$30	N/A
266	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	-\$865	\$10,502	N/A
267	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
268	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$25	N/A
269	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,793	N/A
270	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$279	N/A
271	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$1	\$0	\$1	100.00%
272	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$15	\$0	\$1,984	-13226.67%
273	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
274	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$237	N/A
275	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23	N/A
276	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$600	-\$3,346	-\$15,405	-2567.50%
277	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
278	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$57	N/A
279	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
280	TRIUMPHE CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$77	N/A
281	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$1,133	\$4,645	N/A
282	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	-\$8,221	-\$12,163	N/A
283	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$1,210	\$2,939	N/A
284	ARGONAUT INSURANCE COMPANY	0.00%	-\$40	\$80	\$0	-\$12	-15.00%
285	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	-\$315	\$154	\$0	-\$11	-7.14%
286	COMPANION PROPERTY AND CASUALTY INSURANCE (	0.00%	-\$422	\$16,788	\$49,957	\$52,788	314.44%
287	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	-\$1,235	\$3,332	\$19,341	\$21,344	640.58%
288	COLUMBIA INSURANCE COMPANY	0.00%	-\$1,279	\$4,155	\$0	-\$778	-18.72%
289	UTICA MUTUAL INSURANCE COMPANY	0.00%	-\$1,631	-\$3,868	\$0	-\$82	2.12%
290	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$2,290	\$1,260	\$0	\$65	5.16%
291	ALLSTATE INDEMNITY COMPANY	0.00%	-\$3,143	\$46,408	\$14,616	\$6,469	13.94%
292	BALBOA INSURANCE COMPANY	-0.02%	-\$20,353	\$47,917	\$19,777	\$2,851	5.95%
TOTAL		100.00%	\$82,651,862	\$79,604,377	\$55,703,916	\$58,452,749	73.43%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Collision)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

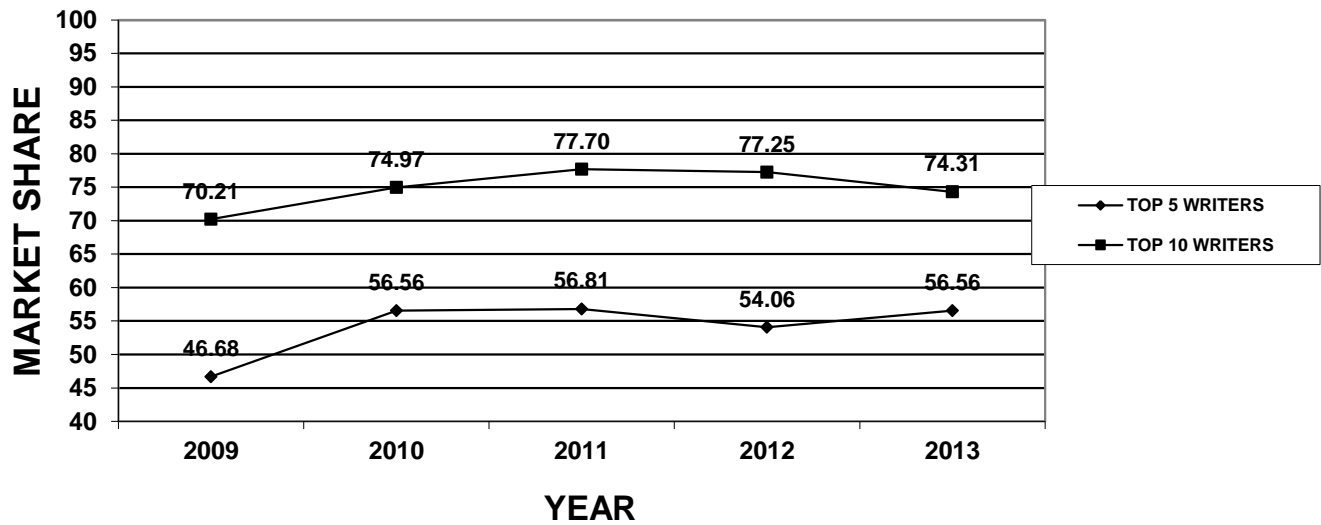


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

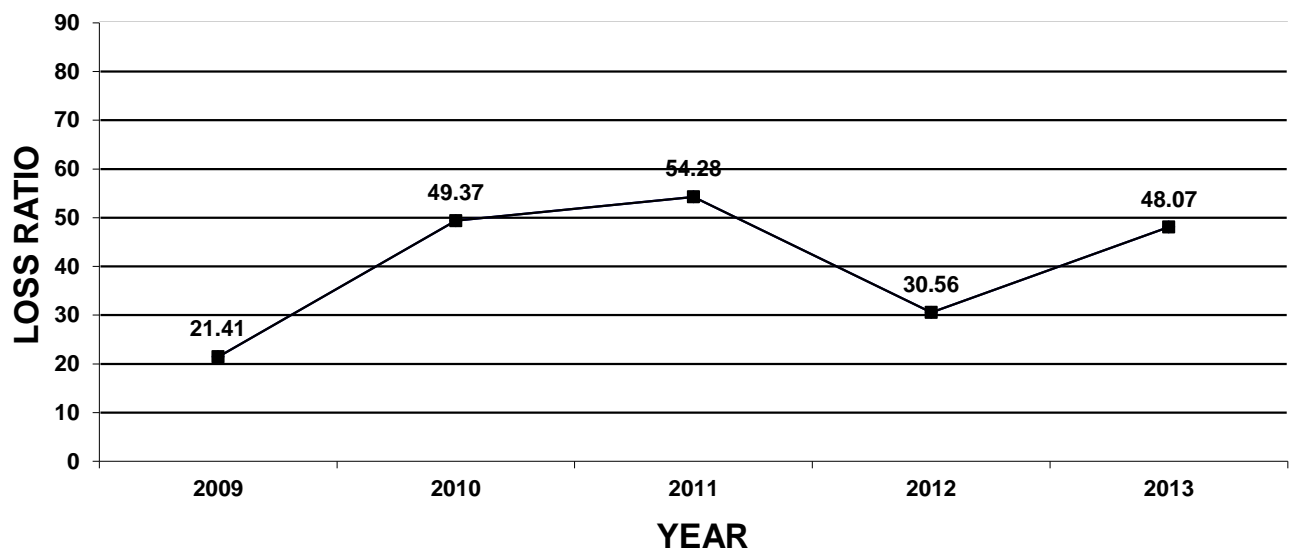
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	30.54%	\$6,343,880	\$5,987,836	\$1,766,986	\$2,223,650	37.14%
2	CATLIN INSURANCE COMPANY INC	7.99%	\$1,659,290	\$1,593,664	\$1,755,039	\$2,810,508	176.36%
3	OLD REPUBLIC INSURANCE COMPANY	7.52%	\$1,561,875	\$1,590,302	\$540,683	\$390,228	24.54%
4	AMERICAN ALTERNATIVE INSURANCE CORPORATIOI	5.52%	\$1,146,719	\$1,162,291	\$117,208	-\$87,970	-7.57%
5	ACE AMERICAN INSURANCE COMPANY	4.99%	\$1,036,527	\$1,036,527	\$0	-\$3,038	-0.29%
6	FEDERAL INSURANCE COMPANY	4.20%	\$873,116	\$1,211,234	\$570,548	\$488,356	40.32%
7	LIBERTY MUTUAL INSURANCE COMPANY	3.84%	\$796,729	\$809,682	\$233,600	\$227,797	28.13%
8	U S SPECIALTY INSURANCE COMPANY	3.29%	\$683,842	\$599,254	\$245,844	\$77,307	12.90%
9	XL SPECIALTY INSURANCE COMPANY	3.28%	\$681,680	\$688,354	\$295,088	-\$731,957	-106.33%
10	NATIONAL INDEMNITY COMPANY	3.14%	\$651,734	\$636,148	\$22,109	-\$75,807	-11.92%
11	GENERAL REINSURANCE CORPORATION	2.50%	\$518,420	\$520,359	\$116,835	\$85,126	16.36%
12	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	2.50%	\$518,418	\$520,357	\$116,830	\$60,874	11.70%
13	QBE INSURANCE CORPORATION	2.32%	\$481,683	\$357,132	\$183,940	\$99,501	27.86%
14	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2.19%	\$455,304	\$2,547,207	\$192,500	-\$261,092	-10.25%
15	STARNET INSURANCE COMPANY	2.13%	\$443,146	\$591,951	\$332,096	\$3,518,608	594.41%
16	STARR INDEMNITY & LIABILITY COMPANY	2.01%	\$416,886	-\$8,545	\$335,260	\$197,407	-2310.20%
17	AVEMCO INSURANCE COMPANY	1.93%	\$400,069	\$423,910	\$230,157	\$359,409	84.78%
18	HALLMARK INSURANCE COMPANY	1.85%	\$384,988	\$384,980	\$147,673	\$257,364	66.85%
19	TOKIO MARINE AMERICA INSURANCE COMPANY	1.80%	\$374,020	\$382,804	\$12,822	-\$68,395	-17.87%
20	mitsui sumitomo insurance company of ameri	1.56%	\$322,981	\$313,300	\$54,204	\$37,521	11.98%
21	WESTCHESTER FIRE INSURANCE COMPANY	1.40%	\$290,654	\$319,706	\$0	\$396,259	123.94%
22	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	1.11%	\$230,045	\$233,328	\$67,645	\$20,756	8.90%
23	OLD UNITED CASUALTY COMPANY	0.75%	\$155,024	\$151,848	\$600	\$600	0.40%
24	STATE NATIONAL INSURANCE COMPANY INC	0.68%	\$141,798	\$45,940	\$0	\$0	0.00%
25	ACE PROPERTY AND CASUALTY INSURANCE COMPA	0.40%	\$83,713	\$46,539	\$20,000	\$68,774	147.78%
26	AXA INSURANCE COMPANY	0.32%	\$66,672	\$39,504	\$0	-\$1,053	-2.67%
27	STONEWALL INSURANCE COMPANY	0.25%	\$51,070	\$70,938	\$706,041	-\$5,321	-7.50%
28	AMERICAN COMMERCE INSURANCE COMPANY	0.19%	\$40,027	\$146,673	\$8,521	-\$33,105	-22.57%
29	STAR INSURANCE COMPANY	0.07%	\$15,340	\$80,725	\$1,639	-\$11,313	-14.01%
30	COMPANION PROPERTY AND CASUALTY INSURANCE	0.03%	\$5,640	\$62	\$0	\$46	74.19%
31	AMERICAN EMPIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
32	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,942	N/A
33	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,294	-\$191,135	N/A
34	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$532	\$7,060	N/A
35	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$398	\$10,018	N/A
36	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$4,251	\$273,441	N/A
37	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$361,553	N/A
38	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,591	N/A
39	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$676	\$570	N/A
40	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$10	-\$41,441	N/A
41	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,543	-\$38,897	N/A
42	INDEMNITY INSURANCE COMPANY OF NORTH AMERI	0.00%	\$0	\$0	\$1,802	\$29,036	N/A
43	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$541	N/A
44	NAVIGATORS INSURANCE COMPANY	0.00%	\$0	\$0	\$62	\$293	N/A
45	NEW YORK MARINE & GENERAL INSURANCE COMPA	0.00%	\$0	\$0	\$3,880	\$38,392	N/A
46	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$763	-\$375	N/A
47	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$395,559	N/A
48	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$11,619	-\$102,662	N/A
49	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$110,637	N/A
50	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
51	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$10	-\$75,564	N/A
52	ALLIED WORLD INSURANCE COMPANY	0.00%	-\$263	-\$263	\$0	\$11,683	-4442.21%
53	NEW HAMPSHIRE INSURANCE COMPANY	-0.01%	-\$2,833	-\$115	\$0	\$0	0.00%
54	INSURANCE COMPANY OF THE STATE OF PENNSYLV	-0.03%	-\$6,975	\$82	\$0	\$0	0.00%
55	COMMERCE AND INDUSTRY INSURANCE CO	-0.25%	-\$50,963	-\$2,255	\$5,915	-\$1,585	70.29%
TOTAL		100.00%	\$20,770,256	\$22,481,459	\$8,103,035	\$10,806,495	48.07%

## MISSOURI AIRCRAFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	25.34%	\$5,747,304	\$5,602,960	\$706,856	\$983,600	17.56%
2	TRAVELERS CASUALTY AND SURETY COMPANY OF AM	19.96%	\$4,525,197	\$3,831,015	\$414,953	\$798,122	20.83%
3	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	6.31%	\$1,430,304	\$1,465,791	\$127,879	\$14,282	0.97%
4	CUMIS INSURANCE SOCIETY INC	5.22%	\$1,184,566	\$1,241,607	\$214,475	\$263,043	21.19%
5	FIDELITY AND DEPOSIT COMPANY MARYLAND	4.89%	\$1,109,170	\$962,826	\$1,046,367	\$1,116,764	115.99%
6	WESTERN SURETY COMPANY	3.26%	\$738,540	\$753,414	\$28,070	\$124,455	16.52%
7	GREAT AMERICAN INSURANCE COMPANY	3.18%	\$720,668	\$668,281	\$45,310	\$51,266	7.67%
8	HARTFORD FIRE INSURANCE COMPANY	3.08%	\$697,790	\$704,005	\$185,701	\$1,724,729	244.99%
9	ZURICH AMERICAN INSURANCE COMPANY	2.11%	\$477,627	\$475,567	\$94,819	\$156,108	32.83%
10	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COM	1.97%	\$447,365	\$454,807	\$859,974	\$827,538	181.95%
11	BERKLEY REGIONAL INSURANCE COMPANY	1.89%	\$428,353	\$382,592	\$1,992	-\$17,582	-4.60%
12	CONTINENTAL CASUALTY COMPANY	1.81%	\$411,089	\$324,227	\$145	-\$31,595	-9.74%
13	TWIN CITY FIRE INSURANCE COMPANY	1.77%	\$402,070	\$356,282	\$146,397	\$119,306	33.49%
14	EVEREST NATIONAL INSURANCE COMPANY	1.59%	\$359,488	\$269,702	\$73,418	\$294,691	109.27%
15	ST PAUL FIRE & MARINE INSURANCE COMPANY	1.37%	\$311,168	\$393,614	-\$4,886	-\$65,862	-16.73%
16	UNIVERSAL UNDERWRITERS INS CO	1.29%	\$292,721	\$291,977	\$10,495	\$42,480	14.55%
17	FEDERATED SERVICE INSURANCE COMPANY	0.89%	\$201,882	\$196,857	\$0	\$6,567	3.34%
18	OHIO CASUALTY INSURANCE COMPANY	0.88%	\$200,395	\$160,113	\$0	\$21,624	13.51%
19	CONTINENTAL INSURANCE COMPANY THE	0.84%	\$191,592	\$212,795	-\$2,562	\$115,084	54.08%
20	AXIS INSURANCE COMPANY	0.66%	\$150,764	\$124,485	\$0	\$30,894	24.82%
21	RLI INSURANCE COMPANY	0.65%	\$147,944	\$149,456	-\$2,821	\$1,244	0.83%
22	ARCH INSURANCE COMPANY	0.64%	\$144,087	\$131,106	\$0	\$32,019	24.42%
23	FEDERATED MUTUAL INSURANCE COMPANY	0.63%	\$142,806	\$117,901	-\$600	\$28,668	24.32%
24	ST PAUL MERCURY INSURANCE COMPANY	0.60%	\$136,316	\$768,297	\$272,185	\$115,740	15.06%
25	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.60%	\$135,625	\$134,321	\$249,831	\$244,296	181.87%
26	CINCINNATI INSURANCE COMPANY THE	0.58%	\$130,513	\$98,284	\$68,972	-\$38,259	-38.93%
27	COLONIAL AMERICAN CASUALTY AND SURETY C	0.55%	\$125,608	\$61,287	\$2,923,900	-\$325,251	-530.70%
28	STARNET INSURANCE COMPANY	0.54%	\$123,497	\$30,862	\$0	\$1,434	4.65%
29	BEAZLEY INSURANCE COMPANY INC	0.52%	\$118,881	\$95,264	\$0	\$30,031	31.52%
30	OLD REPUBLIC SURETY COMPANY	0.41%	\$93,589	\$99,754	\$14,113	\$13,113	13.15%
31	SECURITY NATIONAL INSURANCE COMPANY	0.41%	\$91,903	\$50,252	\$0	\$13,781	27.42%
32	EXECUTIVE RISK INDEMNITY INC	0.40%	\$89,704	\$108,857	\$145,070	-\$4,116	-3.78%
33	WESTCHESTER FIRE INSURANCE COMPANY	0.38%	\$86,235	\$82,946	\$0	\$26,774	32.28%
34	STATE FARM FIRE AND CASUALTY COMPANY	0.36%	\$82,317	\$83,130	\$0	-\$588	-0.71%
35	EMPLOYERS MUTUAL CASUALTY COMPANY	0.30%	\$67,862	\$70,678	-\$16,358	-\$24,161	-34.18%
36	LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$54,868	\$54,892	-\$3,800	\$4,265	7.77%
37	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.22%	\$49,004	\$49,949	\$80	\$80	0.16%
38	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.21%	\$47,344	\$58,626	\$61,600	\$53,711	91.62%
39	AUTO OWNERS INSURANCE COMPANY	0.21%	\$46,536	\$47,064	\$0	\$18,099	38.46%
40	COLONIAL SURETY COMPANY	0.20%	\$45,893	\$43,589	\$0	-\$2,358	-5.41%
41	NATIONWIDE MUTUAL INSURANCE COMPANY	0.19%	\$43,710	\$49,780	\$578	\$1,575	3.16%
42	SOUTHWEST MARINE AND GENERAL INSURANCE COM	0.19%	\$43,366	\$3,165	\$0	\$2,428	76.71%
43	WEST BEND MUTUAL INSURANCE COMPANY	0.17%	\$38,213	\$30,170	\$0	-\$21	-0.07%
44	U S SPECIALTY INSURANCE COMPANY	0.15%	\$34,084	\$31,366	\$0	\$44,494	141.85%
45	AMCO INSURANCE COMPANY	0.15%	\$33,093	\$27,781	\$0	\$364	1.31%
46	UNITED STATES FIRE INSURANCE COMPANY	0.15%	\$33,002	\$17,089	\$0	\$7,564	44.26%
47	HANOVER INSURANCE COMPANY THE	0.15%	\$32,934	\$27,360	-\$750	\$1,521	5.56%
48	DARWIN NATIONAL ASSURANCE COMPANY	0.14%	\$32,230	\$34,634	\$0	\$8,199	23.67%
49	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.13%	\$29,590	\$17,822	-\$10,948	\$4,680	26.26%
50	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.13%	\$29,140	\$26,606	-\$500	\$1,798	6.76%
51	ACE AMERICAN INSURANCE COMPANY	0.12%	\$28,063	\$28,063	\$0	-\$11,815	-42.10%
52	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.12%	\$26,166	\$27,668	\$0	\$976	3.53%
53	SENTRY SELECT INSURANCE COMPANY	0.11%	\$25,319	\$24,946	\$0	\$737	2.95%
54	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGI	0.11%	\$24,860	\$24,860	\$0	-\$325	-1.31%
55	SELECTIVE INSURANCE COMPANY OF AMERICA	0.11%	\$24,481	\$20,764	\$0	\$200	0.96%
56	OWNERS INSURANCE COMPANY	0.11%	\$24,138	\$20,026	-\$1,602	\$103,823	518.44%
57	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$20,593	\$18,563	\$0	\$1,226	6.60%
58	ACUITY A MUTUAL INSURANCE COMPANY	0.09%	\$20,253	\$18,773	\$0	\$0	0.00%
59	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$17,633	\$17,937	\$0	\$278	1.55%
60	AMERICAN STATES INSURANCE COMPANY	0.07%	\$16,895	\$17,670	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

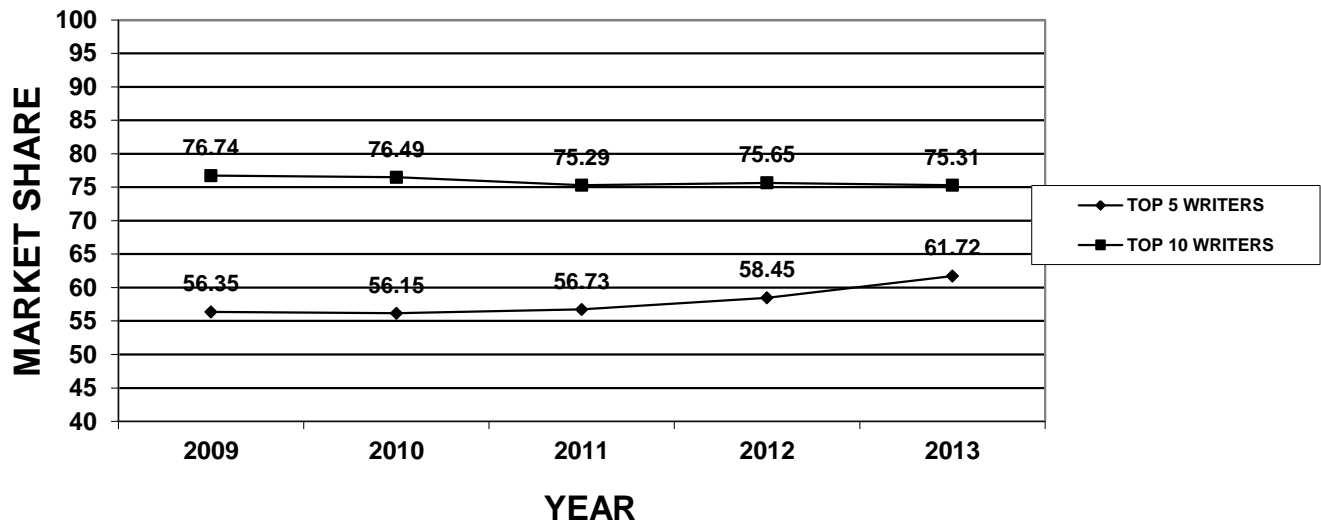
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.07%	\$16,606	\$13,575	\$0	\$0	0.00%
62	FARMLAND MUTUAL INSURANCE COMPANY	0.06%	\$13,804	\$12,606	\$0	\$601	4.77%
63	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$13,324	\$13,115	\$0	\$2,904	22.14%
64	CAPITOL INDEMNITY CORPORATION	0.05%	\$12,428	\$17,400	\$0	\$2,643	15.19%
65	PLATTE RIVER INSURANCE COMPANY	0.05%	\$10,326	\$10,263	\$0	-\$720	-7.02%
66	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	0.04%	\$10,009	\$8,944	\$0	\$405	4.53%
67	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.04%	\$9,621	\$7,270	\$0	\$42	0.58%
68	REGENT INSURANCE COMPANY	0.04%	\$9,579	\$12,256	-\$7,519	-\$6,855	-55.93%
69	GENERAL CASUALTY COMPANY OF WISCONSIN	0.04%	\$9,210	\$8,871	-\$800	-\$835	-9.41%
70	VIGILANT INSURANCE COMPANY	0.04%	\$8,772	\$8,500	\$0	\$791	9.31%
71	ATLANTIC SPECIALTY INSURANCE COMPANY	0.04%	\$8,126	\$5,335	\$0	\$153	2.87%
72	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLII	0.03%	\$7,305	\$8,699	\$0	-\$829	-9.53%
73	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$6,783	\$7,314	\$0	\$228	3.12%
74	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$5,896	\$7,011	\$0	-\$1,126	-16.06%
75	BOND SAFEGUARD INSURANCE COMPANY	0.02%	\$5,650	\$32,467	\$0	\$0	0.00%
76	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.02%	\$5,330	\$4,361	\$0	-\$1,437	-32.95%
77	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.02%	\$5,297	\$4,030	\$0	-\$10,325	-256.20%
78	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE C	0.02%	\$5,158	\$8,582	\$0	\$0	0.00%
79	CHARTER OAK FIRE INSURANCE CO THE	0.02%	\$4,796	\$5,797	\$0	-\$1,528	-26.36%
80	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$4,654	\$3,478	\$0	\$437	12.56%
81	PLAZA INSURANCE COMPANY	0.02%	\$4,592	\$4,424	\$0	\$1,495	33.79%
82	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$3,499	\$2,970	\$0	\$0	0.00%
83	MERCHANTS BONDING COMPANY (MUTUAL)	0.02%	\$3,434	\$1,879	\$0	\$182	9.69%
84	MASSACHUSETTS BAY INSURANCE COMPANY	0.02%	\$3,415	\$4,631	\$0	\$447	9.65%
85	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.01%	\$3,307	\$3,096	\$0	-\$178	-5.75%
86	LM INSURANCE CORPORATION	0.01%	\$2,744	\$2,023	\$0	\$605	29.91%
87	RIVERPORT INSURANCE COMPANY	0.01%	\$2,182	\$2,325	\$0	\$0	0.00%
88	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$2,140	\$3,199	\$0	-\$1,789	-55.92%
89	AMERISURE MUTUAL INSURANCE COMPANY	0.01%	\$2,078	\$2,355	\$0	-\$148	-6.28%
90	CONTRACTORS BONDING & INSURANCE COMPANY	0.01%	\$1,993	\$501	\$0	\$0	0.00%
91	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$1,843	\$1,550	\$0	-\$1,309	-84.45%
92	COREPOINTE INSURANCE COMPANY	0.01%	\$1,624	\$1,288	\$0	-\$113	-8.77%
93	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$1,280	\$1,280	\$0	\$0	0.00%
94	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$1,100	\$1,100	\$0	\$0	0.00%
95	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$1,065	\$51,271	-\$14,826	-\$60,186	-117.39%
96	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,036	\$318	\$0	-\$190,130	-59789.31%
97	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.00%	\$914	\$2,177	\$0	\$133	6.11%
98	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$897	\$938	-\$260	\$141	15.03%
99	COLUMBIA MUTUAL INSURANCE COMPANY	0.00%	\$709	\$712	\$0	\$0	0.00%
100	PHOENIX INSURANCE COMPANY THE	0.00%	\$664	\$545	\$0	-\$3,820	-700.92%
101	TRANSPORTATION INSURANCE COMPANY	0.00%	\$644	\$90	\$0	\$0	0.00%
102	IMPERIUM INSURANCE COMPANY	0.00%	\$533	\$207	\$0	\$102	49.28%
103	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.00%	\$469	\$466	\$0	\$52	11.16%
104	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.00%	\$360	\$360	\$0	-\$768	-213.33%
105	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$349	\$309	\$0	\$0	0.00%
106	FCCI INSURANCE COMPANY	0.00%	\$321	\$321	\$0	\$26	8.10%
107	LEXON INSURANCE COMPANY	0.00%	\$318	\$1,476	\$0	\$0	0.00%
108	ALLSTATE INSURANCE COMPANY	0.00%	\$200	\$121	\$0	-\$10	-8.26%
109	NEW YORK MARINE & GENERAL INSURANCE COMPAN	0.00%	\$180	\$150	\$0	\$19	12.67%
110	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$172	\$172	\$0	\$0	0.00%
111	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.00%	\$164	\$20	\$0	\$0	0.00%
112	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$162	\$7	\$0	\$0	0.00%
113	MID CENTURY INSURANCE COMPANY	0.00%	\$161	\$161	\$0	\$0	0.00%
114	PEERLESS INSURANCE COMPANY	0.00%	\$159	\$53	\$0	\$0	0.00%
115	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00%	\$133	\$16,960	\$0	-\$15,229	-89.79%
116	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$105	\$399	\$0	-\$1,786	-447.62%
117	NGM INSURANCE COMPANY	0.00%	\$100	\$367	\$0	\$37	10.08%
118	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$100	\$100	\$0	-\$26	-26.00%
119	T H E INSURANCE COMPANY	0.00%	\$94	\$94	\$0	\$1	1.06%
120	PACIFIC INDEMNITY COMPANY	0.00%	\$40	\$186	\$0	-\$69	-37.10%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

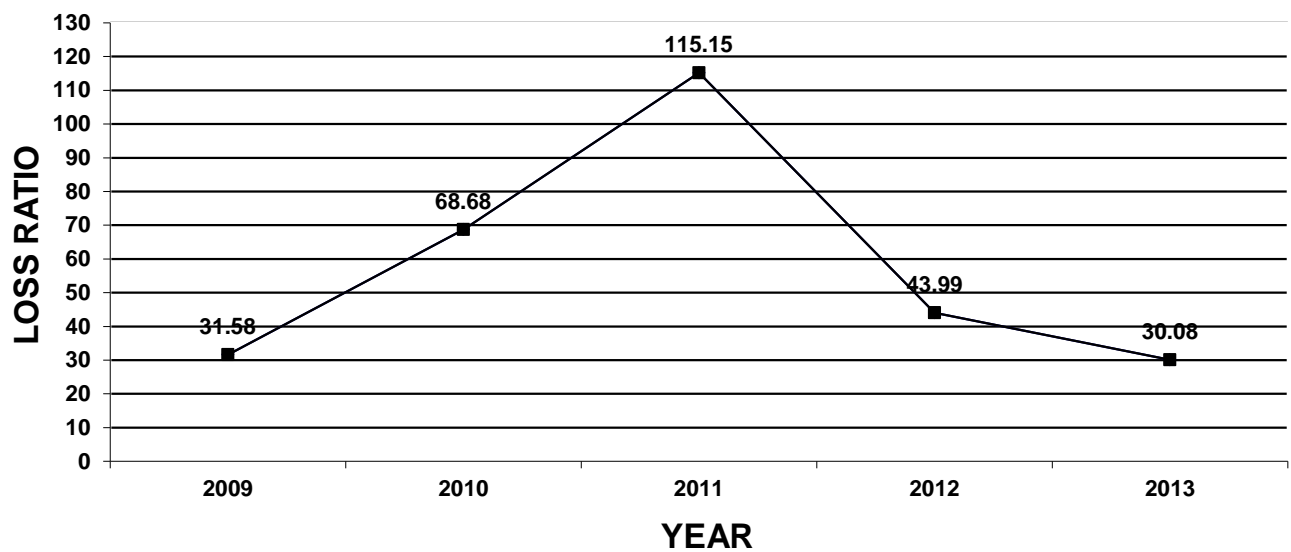
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,380	-\$1,380	N/A
122	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.00%	\$0	\$146	\$0	\$0	0.00%
123	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$8	N/A
124	AXIS REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,395	N/A
125	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
126	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$79	N/A
127	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$381	N/A
128	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$53	\$0	-\$514	-969.81%
129	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
130	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$11	N/A
131	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$727	N/A
132	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,207	N/A
133	INDEMNITY INSURANCE COMPANY OF NORTH AMERIC.	0.00%	\$0	\$0	\$0	-\$2	N/A
134	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
135	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$8	N/A
136	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$14	N/A
137	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$64	N/A
138	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
139	QBE INSURANCE CORPORATION	0.00%	\$0	\$0	\$58	\$2,558	N/A
140	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	-\$527	-\$20,866	N/A
141	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$4	N/A
142	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,208	N/A
143	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
144	TOWER NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$59	N/A
145	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.00%	\$0	\$0	\$0	-\$982	N/A
146	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.00%	\$0	\$0	\$0	\$0	N/A
147	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
148	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	-\$2,518	-\$2,434	N/A
149	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$86	\$0	\$0	0.00%
150	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$53,264	\$0	\$11,417	21.43%
151	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$72	\$0	-\$59	-81.94%
152	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	-\$86	\$181	\$0	\$16	8.84%
153	ONEBEACON INSURANCE COMPANY	-0.04%	-\$8,481	\$433	\$0	-\$6,037	-1394.23%
154	STARR INDEMNITY & LIABILITY COMPANY	-0.44%	-\$99,400	-\$44,201	\$27,386	\$15,174	-34.33%
TOTAL		100.00%	\$22,676,335	\$22,014,984	\$7,647,967	\$6,622,273	30.08%

## MISSOURI FIDELITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY COMPANY OF AI	15.94%	\$11,755,921	\$11,980,609	\$104,548	-\$3,002,390	-25.06%
2	LIBERTY MUTUAL INSURANCE COMPANY	13.22%	\$9,751,995	\$8,766,412	\$2,735,582	-\$1,934,518	-22.07%
3	WESTERN SURETY COMPANY	9.01%	\$6,645,042	\$7,307,430	\$780,660	\$766,860	10.49%
4	FIDELITY AND DEPOSIT COMPANY MARYLAND	8.02%	\$5,916,596	\$6,426,731	\$2,522,853	\$2,003,577	31.18%
5	CONTINENTAL CASUALTY COMPANY	4.41%	\$3,251,842	\$2,064,705	\$0	\$263,006	12.74%
6	OHIO CASUALTY INSURANCE COMPANY	2.65%	\$1,955,086	\$1,911,658	\$78,176	\$479,415	25.08%
7	WESTCHESTER FIRE INSURANCE COMPANY	2.58%	\$1,899,375	\$1,716,986	\$0	\$121,386	7.07%
8	FEDERAL INSURANCE COMPANY	2.53%	\$1,865,237	\$2,466,568	\$3,903	-\$197,305	-8.00%
9	HARTFORD FIRE INSURANCE COMPANY	2.48%	\$1,827,793	\$1,867,474	-\$232	\$240,423	12.87%
10	RLI INSURANCE COMPANY	2.19%	\$1,616,596	\$1,536,857	\$267,417	\$330,331	21.49%
11	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	1.91%	\$1,411,750	\$1,491,392	-\$63,923	\$268,081	17.98%
12	GRANITE RE INC	1.86%	\$1,371,874	\$1,403,400	\$10,612	\$117,596	8.38%
13	MERCHANTS BONDING COMPANY (MUTUAL)	1.70%	\$1,256,862	\$1,226,676	-\$211,543	-\$209,615	-17.09%
14	OLD REPUBLIC SURETY COMPANY	1.59%	\$1,175,880	\$1,009,854	-\$951	\$82,051	8.13%
15	EMPLOYERS MUTUAL CASUALTY COMPANY	1.46%	\$1,079,115	\$1,249,023	\$13,382	-\$783,019	-62.69%
16	UNITED FIRE AND CASUALTY COMPANY	1.42%	\$1,045,582	\$1,356,848	\$0	\$641	0.05%
17	CINCINNATI INSURANCE COMPANY THE	1.33%	\$984,459	\$1,015,551	\$10,946	-\$330,020	-32.50%
18	INTERNATIONAL FIDELITY INSURANCE COMPANY	1.10%	\$811,410	\$897,455	\$25,679	-\$7,123	-0.79%
19	HANOVER INSURANCE COMPANY THE	1.07%	\$787,287	\$1,068,931	\$98,024	\$159,819	14.95%
20	SAFECO INSURANCE COMPANY OF AMERICA	1.03%	\$758,811	\$1,018,577	-\$980,995	-\$1,612,360	-158.30%
21	WEST BEND MUTUAL INSURANCE COMPANY	0.96%	\$705,978	\$689,953	\$23,013	\$108,341	15.70%
22	EVERGREEN NATIONAL INDEMNITY COMPANY	0.93%	\$684,861	\$700,446	\$0	-\$133,956	-19.12%
23	NATIONWIDE MUTUAL INSURANCE COMPANY	0.91%	\$674,318	\$691,378	-\$7,615	\$1,098	0.16%
24	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.89%	\$656,568	\$660,043	\$55,352	\$388,835	58.91%
25	SAFETY NATIONAL CASUALTY CORPORATION	0.85%	\$627,005	\$597,432	\$0	\$57,622	9.64%
26	ARCH INSURANCE COMPANY	0.80%	\$592,823	\$771,714	\$0	\$281,260	36.45%
27	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.80%	\$587,984	\$708,935	\$63,117	\$419,601	59.19%
28	LEXON INSURANCE COMPANY	0.78%	\$575,096	\$811,796	\$703,730	\$608,539	74.96%
29	PLATTE RIVER INSURANCE COMPANY	0.77%	\$566,713	\$596,701	\$134,544	\$401,854	67.35%
30	BERKLEY REGIONAL INSURANCE COMPANY	0.74%	\$547,211	\$533,285	\$18,000	\$262,136	49.15%
31	OHIO INDEMNITY COMPANY	0.74%	\$546,500	\$651,799	\$0	-\$109,173	-16.75%
32	CONTRACTORS BONDING & INSURANCE COMPANY	0.74%	\$546,405	\$505,985	-\$500	\$5,446	1.08%
33	SURETEC INSURANCE COMPANY	0.72%	\$530,202	\$518,800	\$108,770	\$22,385	4.31%
34	ATLANTIC SPECIALTY INSURANCE COMPANY	0.70%	\$513,137	\$461,059	\$0	\$47,608	10.33%
35	GREAT AMERICAN INSURANCE COMPANY	0.68%	\$501,613	\$477,705	\$61,140	\$47,113	9.86%
36	ARGONAUT INSURANCE COMPANY	0.60%	\$444,940	\$439,183	\$0	-\$92,349	-21.03%
37	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.54%	\$396,158	\$340,063	-\$15,517	-\$47,846	-14.07%
38	AMERICAN BANKERS INSURANCE COMPANY OF FLOR	0.53%	\$387,332	\$380,573	\$217,784	\$215,988	56.75%
39	AUTO OWNERS INSURANCE COMPANY	0.49%	\$358,516	\$423,189	\$235,746	\$150,145	35.48%
40	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.48%	\$356,806	\$281,546	-\$55,213	-\$57,829	-20.54%
41	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.48%	\$351,223	\$252,157	\$20,000	\$57,476	22.79%
42	STATE FARM FIRE AND CASUALTY COMPANY	0.36%	\$268,029	\$277,736	\$61,830	\$7,960	2.87%
43	HARTFORD CASUALTY INSURANCE CO	0.35%	\$261,344	\$252,178	\$16,137	\$65,541	25.99%
44	HUDSON INSURANCE COMPANY	0.34%	\$250,985	\$235,017	\$0	\$85,806	36.51%
45	AMCO INSURANCE COMPANY	0.33%	\$244,263	\$191,354	\$0	\$4,763	2.49%
46	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.27%	\$196,952	\$542,975	\$0	\$4,211	0.78%
47	MID-CONTINENT CASUALTY COMPANY	0.25%	\$186,194	\$217,054	-\$50,440	-\$104,559	-48.17%
48	U S SPECIALTY INSURANCE COMPANY	0.24%	\$180,648	\$138,809	\$0	\$27,719	19.97%
49	NATIONAL AMERICAN INSURANCE COMPANY	0.24%	\$176,040	\$116,021	\$0	\$9,296	8.01%
50	XL SPECIALTY INSURANCE COMPANY	0.23%	\$170,146	\$101,635	\$0	\$37,570	36.97%
51	CAPITOL INDEMNITY CORPORATION	0.23%	\$167,516	\$140,186	-\$9,987	\$9,852	7.03%
52	AMERICAN STATES INSURANCE COMPANY	0.22%	\$162,983	\$206,754	\$52,633	-\$70,970	-34.33%
53	INLAND INSURANCE COMPANY	0.22%	\$159,352	\$76,407	\$0	\$5,490	7.19%
54	ASPEN AMERICAN INSURANCE COMPANY	0.22%	\$158,947	\$181,742	\$0	\$1,369	0.75%
55	UNIVERSAL SURETY COMPANY	0.21%	\$157,839	\$132,026	-\$5,000	-\$78,154	-59.20%
56	FCCI INSURANCE COMPANY	0.21%	\$151,354	\$85,650	\$0	\$11,263	13.15%
57	WASHINGTON INTERNATIONAL INSURANCE COMPANY	0.18%	\$136,121	\$176,916	\$13,255	-\$20,267	-11.46%
58	ALLEGHENY CASUALTY COMPANY	0.18%	\$133,261	\$145,531	\$0	-\$1,413	-0.97%
59	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.18%	\$130,388	\$129,329	\$0	\$20,280	15.68%
60	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	\$124,674	\$109,672	\$15,000	\$13,090	11.94%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.15%	\$110,274	\$107,589	\$54,899	-\$62,854	-58.42%
62	VIGILANT INSURANCE COMPANY	0.14%	\$106,287	\$102,830	\$0	-\$5,990	-5.83%
63	WESTFIELD INSURANCE COMPANY	0.13%	\$94,350	\$94,111	\$0	-\$4,961	-5.27%
64	MERCHANTS NATIONAL BONDING INC	0.13%	\$92,909	\$71,206	\$0	\$1,356	1.90%
65	NGM INSURANCE COMPANY	0.12%	\$87,953	\$99,014	\$18,220	\$35,984	36.34%
66	ROCHE SURETY AND CASUALTY COMPANY INC	0.11%	\$80,366	\$80,366	\$0	\$0	0.00%
67	MIDWEST EMPLOYERS CASUALTY COMPANY	0.11%	\$79,225	\$85,450	\$0	\$512,372	599.62%
68	UNIVERSAL SURETY OF AMERICA	0.10%	\$72,220	\$81,794	\$10,000	\$25,397	31.05%
69	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.10%	\$70,277	\$65,963	-\$40,010	-\$1,428,134	-2165.05%
70	RLI INDEMNITY COMPANY	0.09%	\$69,962	\$67,063	\$7,274	\$8,463	12.62%
71	CONTINENTAL INSURANCE COMPANY THE	0.09%	\$69,244	\$51,484	\$0	\$16,659	32.36%
72	AEGIS SECURITY INSURANCE COMPANY	0.09%	\$69,187	\$59,344	\$2,768	\$10,379	17.49%
73	BERKLEY INSURANCE COMPANY	0.09%	\$68,420	\$31,851	\$0	\$6,275	19.70%
74	TRAVELERS CASUALTY AND SURETY COMPANY	0.09%	\$62,961	\$62,477	\$0	-\$1,312	-2.10%
75	PACIFIC INDEMNITY COMPANY	0.08%	\$60,007	\$45,802	\$0	\$564	1.23%
76	SOUTHWEST MARINE AND GENERAL INSURANCE COM	0.08%	\$55,617	\$28,867	\$0	-\$4,843	-16.78%
77	BOND SAFEGUARD INSURANCE COMPANY	0.06%	\$47,583	\$71,204	-\$21,100	-\$1	0.00%
78	OHIO FARMERS INSURANCE COMPANY	0.06%	\$46,395	\$76,615	\$0	\$1,220	1.59%
79	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$43,630	\$17,154	-\$510	-\$799	-4.66%
80	SURETY BONDING COMPANY OF AMERICA	0.06%	\$41,160	\$26,902	\$0	-\$4,831	-17.96%
81	PROTECTIVE INSURANCE COMPANY	0.06%	\$40,800	\$40,732	\$0	-\$300	-0.74%
82	BANKERS INSURANCE COMPANY	0.05%	\$40,315	\$50,292	\$0	-\$5,267	-10.47%
83	LEXINGTON NATIONAL INSURANCE CORPORATION	0.05%	\$36,290	\$37,021	\$0	\$0	0.00%
84	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSUR.	0.05%	\$35,008	\$33,578	\$0	\$1,213	3.61%
85	ACSTAR INSURANCE COMPANY	0.05%	\$33,292	\$42,666	\$123,842	-\$9,207	-21.58%
86	STATE NATIONAL INSURANCE COMPANY INC	0.04%	\$32,159	\$31,205	\$0	\$0	0.00%
87	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.04%	\$31,604	\$69,294	\$3,616	\$5,494	7.93%
88	SELECTIVE INSURANCE COMPANY OF AMERICA	0.03%	\$25,227	\$23,604	\$485	-\$1,416	-6.00%
89	COMPANION PROPERTY AND CASUALTY INSURANCE (	0.03%	\$23,602	\$123,168	\$87,880	\$49,379	40.09%
90	AMERICAN SURETY COMPANY	0.03%	\$21,919	\$18,937	\$0	\$0	0.00%
91	AMERICAN SOUTHERN INSURANCE COMPANY	0.03%	\$20,556	\$30,830	\$0	\$0	0.00%
92	OLD REPUBLIC INSURANCE COMPANY	0.02%	\$18,275	\$16,337	\$0	\$1,000	6.12%
93	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.02%	\$17,648	\$22,881	\$0	\$4,237	18.52%
94	DARWIN NATIONAL ASSURANCE COMPANY	0.02%	\$14,465	\$4,962	\$0	\$1,131	22.79%
95	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$12,551	\$12,551	\$0	-\$667	-5.31%
96	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN	0.02%	\$11,825	\$10,044	\$0	\$0	0.00%
97	CUMIS INSURANCE SOCIETY INC	0.02%	\$11,113	\$11,113	\$0	\$0	0.00%
98	EVEREST REINSURANCE COMPANY	0.01%	\$10,666	\$10,850	\$0	\$4,695	43.27%
99	GRAY INSURANCE COMPANY THE	0.01%	\$9,646	\$10,420	\$0	\$0	0.00%
100	UNITED STATES FIRE INSURANCE COMPANY	0.01%	\$8,326	\$7,499	\$3,650	\$770	10.27%
101	PENN MILLERS INSURANCE COMPANY	0.01%	\$8,220	\$7,471	\$0	\$4,605	61.64%
102	STAR INSURANCE COMPANY	0.01%	\$8,085	\$8,106	\$0	-\$655	-8.08%
103	NAVIGATORS INSURANCE COMPANY	0.01%	\$7,970	\$3,478	\$0	\$12,552	360.90%
104	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$7,932	\$5,442	\$0	\$0	0.00%
105	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$7,754	\$7,371	\$0	\$0	0.00%
106	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$7,500	\$2,160	\$0	\$820	37.96%
107	CHEROKEE INSURANCE COMPANY	0.01%	\$7,438	\$10,487	\$0	\$0	0.00%
108	AMERICAN CASUALTY COMPANY OF READING PENNS'	0.01%	\$7,124	\$7,124	\$0	-\$17,521	-245.94%
109	OLD UNITED CASUALTY COMPANY	0.01%	\$6,612	\$5,362	\$0	\$0	0.00%
110	UNITED STATES FIDELITY & GUARANTY COMPANY	0.01%	\$6,180	\$6,267	-\$4,500	-\$1,841	-29.38%
111	NATIONAL FARMERS UNION PROPERTY & CASUALTY (	0.01%	\$5,023	\$4,991	\$0	-\$254	-5.09%
112	GRAY CASUALTY & SURETY COMPANY THE	0.01%	\$5,017	\$857	\$0	\$2,334	272.35%
113	FINANCIAL PACIFIC INSURANCE COMPANY	0.01%	\$4,588	\$4,896	\$6,976	\$6,281	128.29%
114	SENECA INSURANCE COMPANY INC	0.01%	\$4,353	\$4,239	\$0	\$0	0.00%
115	GREAT WEST CASUALTY COMPANY	0.01%	\$4,037	\$3,070	\$0	\$0	0.00%
116	SENTRY SELECT INSURANCE COMPANY	0.01%	\$3,753	\$3,981	\$0	\$74	1.86%
117	MOTORS INSURANCE CORPORATION	0.00%	\$3,367	\$6,741	\$0	\$0	0.00%
118	INSURANCE COMPANY OF THE WEST	0.00%	\$3,061	\$3,086	\$0	-\$14,347	-464.91%
119	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,802	\$3,369	\$0	\$44	1.31%
120	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$2,336	\$2,999	-\$360	-\$36,989	-1233.38%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$2,306	\$5,273	\$0	\$2,840	53.86%
122	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	\$2,290	\$2,332	\$0	-\$24,717	-1059.91%
123	SUN SURETY INSURANCE COMPANY	0.00%	\$2,250	\$2,250	\$0	\$0	0.00%
124	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$1,954	\$1,954	\$0	-\$503	-25.74%
125	WEST AMERICAN INSURANCE COMPANY	0.00%	\$1,700	\$850	\$0	-\$19	-2.24%
126	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$1,571	\$2,532	\$227,893	-\$272,107	-10746.72%
127	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$1,550	\$1,580	\$0	-\$449	-28.42%
128	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$1,512	\$3,446	\$0	-\$25,808	-748.93%
129	ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$1,213	\$1,213	\$0	\$519	42.79%
130	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$1,017	\$161	\$0	\$43	26.71%
131	NATIONAL INDEMNITY COMPANY	0.00%	\$800	\$403	\$0	-\$199	-49.38%
132	AMERICAN INSURANCE COMPANY THE	0.00%	\$699	\$729	\$0	\$25,168	3452.40%
133	TIG INSURANCE COMPANY	0.00%	\$478	\$478	\$0	\$0	0.00%
134	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$380	\$89	\$0	\$2	2.25%
135	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$326	\$326	\$0	\$0	0.00%
136	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$300	\$300	\$0	\$12	4.00%
137	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$250	\$64	\$0	-\$2	-3.13%
138	UNION INSURANCE COMPANY	0.00%	\$250	\$445	\$0	-\$18,305	-4113.48%
139	COREPOINTE INSURANCE COMPANY	0.00%	\$245	\$3,240	\$0	\$688	21.23%
140	SHELTER GENERAL INSURANCE COMPANY	0.00%	\$220	\$220	\$0	\$0	0.00%
141	WESTERN NATIONAL MUTUAL INSURANCE COMPANY	0.00%	\$200	\$33	\$0	\$14	42.42%
142	T H E INSURANCE COMPANY	0.00%	\$150	\$96	\$0	\$309	321.88%
143	REPWEST INSURANCE COMPANY	0.00%	\$113	\$150	\$0	\$0	0.00%
144	ALLIED PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$100	\$100	\$0	-\$1	-1.00%
145	INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	0.00%	\$100	\$100	\$0	-\$103	-103.00%
146	COLUMBIA MUTUAL INSURANCE COMPANY	0.00%	\$96	\$150	\$4,500	\$4,500	3000.00%
147	COLONIAL SURETY COMPANY	0.00%	\$25	\$2,633	\$0	-\$5,631	-213.86%
148	ONEBEACON INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
149	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$18	N/A
150	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$622	N/A
151	AMERICAN GUARANTEE & LIABILITY INSURANCE COMF	0.00%	\$0	\$0	\$0	-\$128	N/A
152	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$7,131	-\$26,740	-\$47,954	-672.47%
153	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51,333	N/A
154	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1	N/A
155	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$137	N/A
156	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$62	\$0	\$250	403.23%
157	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	-\$25	\$0	-\$5	20.00%
158	CONTINENTAL WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$282	N/A
159	ELECTRIC INSURANCE COMPANY	0.00%	\$0	\$46	\$0	\$0	0.00%
160	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$300	N/A
161	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$533	N/A
162	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,105	N/A
163	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$438	\$0	\$54,867	12526.71%
164	GREAT AMERICAN INSURANCE COMPANY OF NEW YOI	0.00%	\$0	\$67	\$0	\$2,471	3688.06%
165	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
166	LYNDON SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	-\$47	-\$1,437	N/A
167	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,331	N/A
168	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$16	\$0	-\$7	-43.75%
169	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$322	\$0	\$0	0.00%
170	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$10,650	N/A
171	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$961	N/A
172	NEW YORK MARINE & GENERAL INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$28,519	N/A
173	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$1	N/A
174	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	-\$61,325	-\$191,317	N/A
175	PROCENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,286	N/A
176	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$2,900	\$0	-\$1,674	-57.72%
177	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$955	N/A
178	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,370	N/A
179	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,258	N/A
180	TRAVELERS CONSTITUTION STATE INSURANCE COMF	0.00%	\$0	\$0	\$0	-\$6,173	N/A

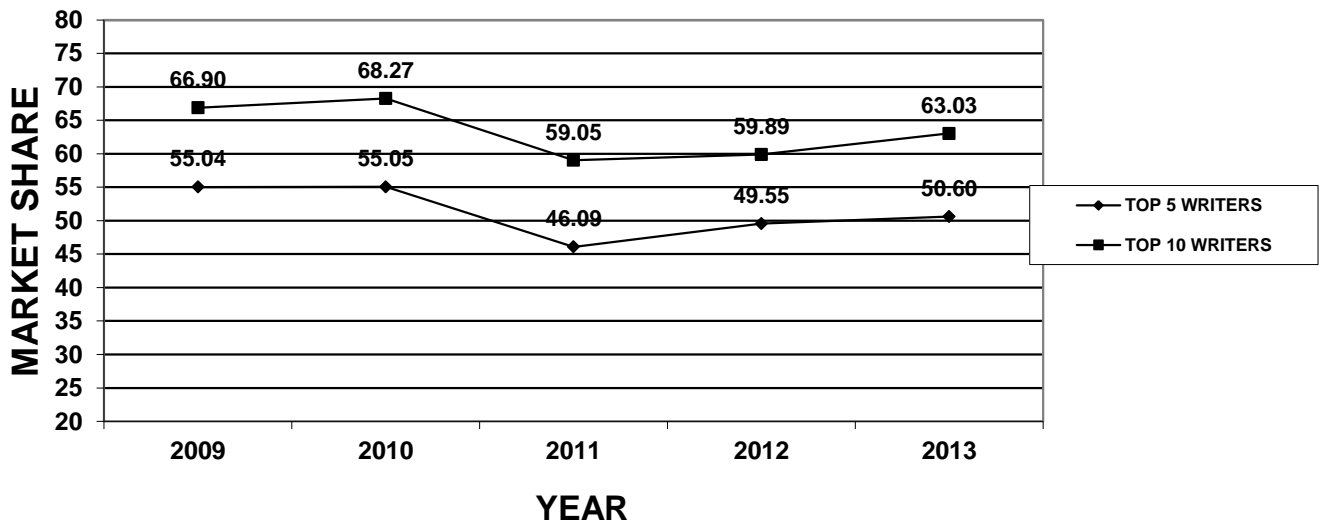
**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$30,294	N/A
182	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
183	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
184	TWIN CITY FIRE INSURANCE COMPANY	0.00%	-\$7	-\$7	\$0	-\$247	3528.57%
185	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	-\$3,617	\$294,487	\$0	\$2,290	0.78%
TOTAL		100.00%	\$73,751,876	\$75,107,023	\$7,447,328	-\$2,125,136	-2.83%

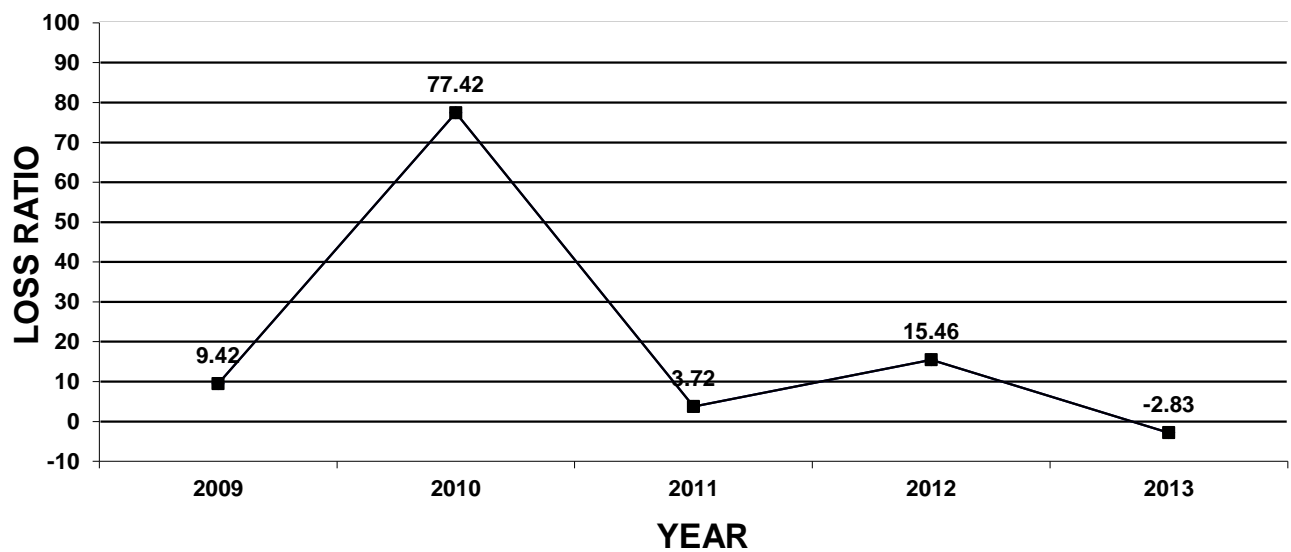


## MISSOURI SURETY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

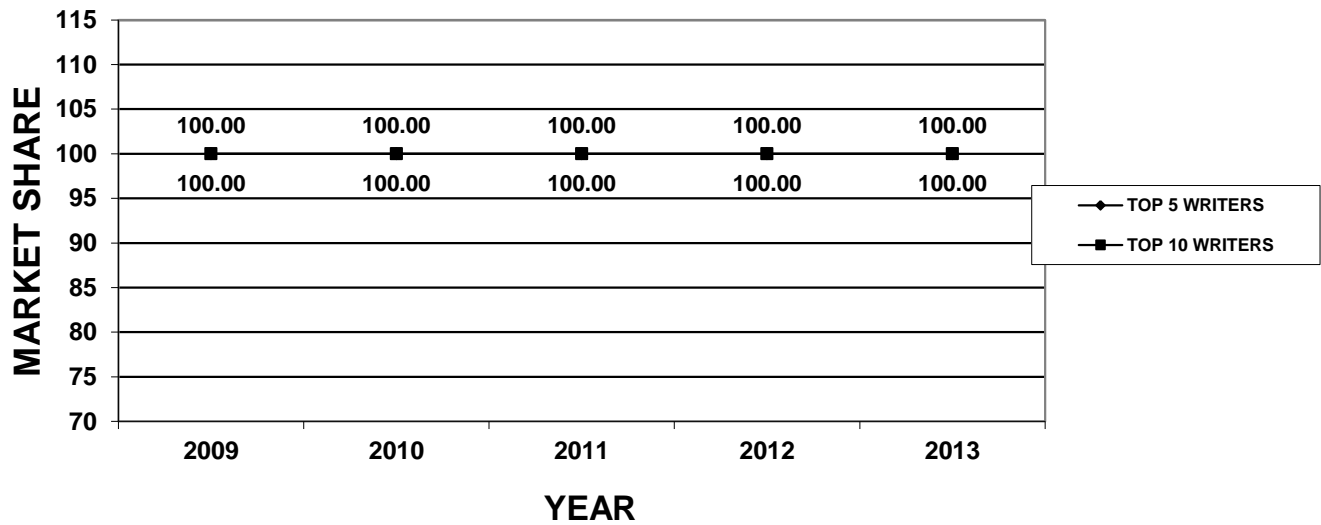


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GLASS**

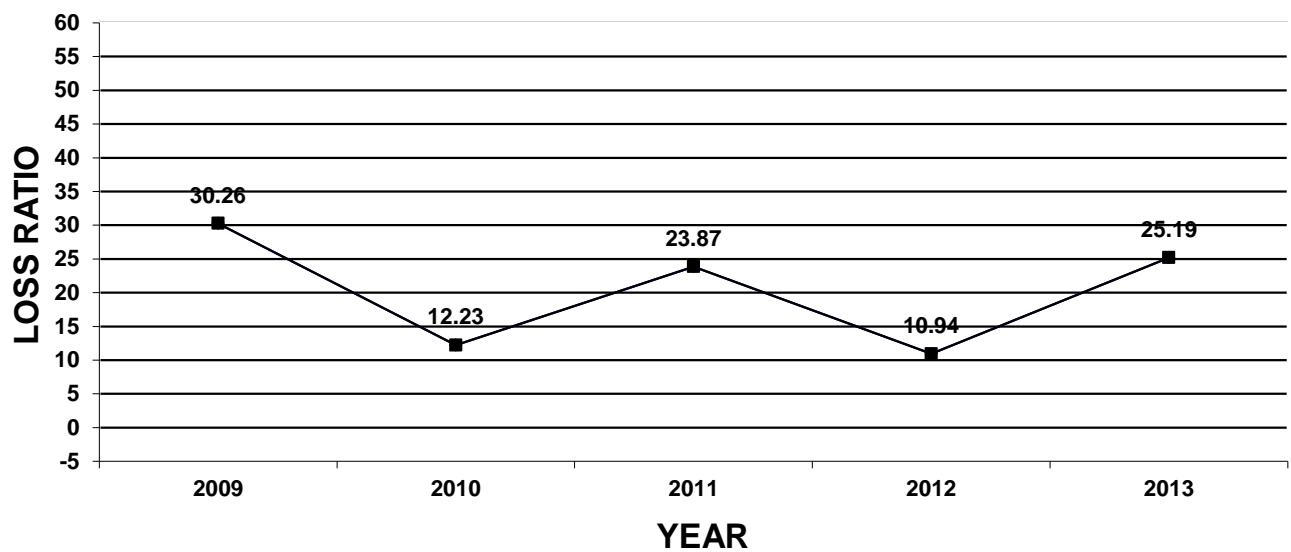
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OWNERS INSURANCE COMPANY	60.74%	\$1,699	\$1,594	\$801	\$811	50.88%
2	AUTO OWNERS INSURANCE COMPANY	39.26%	\$1,098	\$1,550	\$0	-\$19	-1.23%
TOTAL		100.00%	\$2,797	\$3,144	\$801	\$792	25.19%

## MISSOURI GLASS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY COMPANY OF AM	19.73%	\$852,789	\$827,600	\$17,206	\$110,800	13.39%
2	FEDERAL INSURANCE COMPANY	15.47%	\$668,639	\$644,263	\$32,657	\$173,355	26.91%
3	OLD RELIABLE CASUALTY COMPANY	12.23%	\$528,639	\$527,897	\$107,734	\$56,762	10.75%
4	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	11.57%	\$500,209	\$405,069	\$0	-\$30,233	-7.46%
5	SHELTER MUTUAL INSURANCE COMPANY	5.48%	\$236,763	\$229,780	\$30,074	\$22,011	9.58%
6	HARTFORD FIRE INSURANCE COMPANY	3.82%	\$165,134	\$172,683	\$0	\$3,848	2.23%
7	ZURICH AMERICAN INSURANCE COMPANY	3.52%	\$152,126	\$124,770	\$2,958	\$3,086	2.47%
8	U S SPECIALTY INSURANCE COMPANY	3.46%	\$149,445	\$179,799	\$22,777	\$21,440	11.92%
9	UNIVERSAL UNDERWRITERS INS CO	2.96%	\$127,732	\$130,276	\$25,500	\$27,978	21.48%
10	TWIN CITY FIRE INSURANCE COMPANY	2.50%	\$107,950	\$98,602	\$0	-\$5,885	-5.97%
11	HISCOX INSURANCE COMPANY INC	2.43%	\$105,117	\$67,751	\$0	\$34,784	51.34%
12	NATIONWIDE MUTUAL INSURANCE COMPANY	1.67%	\$71,989	\$69,022	\$1,792	\$3,072	4.45%
13	UNITED FIRE AND CASUALTY COMPANY	1.59%	\$68,771	\$67,693	-\$6,076	\$43,109	63.68%
14	CINCINNATI INSURANCE COMPANY THE	1.43%	\$61,946	\$59,876	\$0	\$525,000	876.81%
15	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.82%	\$35,444	\$35,990	\$0	-\$1,826	-5.07%
16	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.79%	\$33,927	\$30,948	\$0	\$1,058	3.42%
17	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.62%	\$26,817	\$19,353	\$476	\$8,695	44.93%
18	WESTCHESTER FIRE INSURANCE COMPANY	0.60%	\$25,929	\$28,170	\$0	\$12,397	44.01%
19	XL INSURANCE AMERICA INC	0.57%	\$24,501	\$21,268	\$0	-\$403	-1.89%
20	PENN MILLERS INSURANCE COMPANY	0.52%	\$22,494	\$23,625	\$0	-\$2,058	-8.71%
21	CONTINENTAL CASUALTY COMPANY	0.50%	\$21,496	\$21,623	\$0	\$5,175	23.93%
22	FEDERATED SERVICE INSURANCE COMPANY	0.49%	\$21,049	\$21,404	\$0	\$0	0.00%
23	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$20,227	\$18,011	\$0	\$0	0.00%
24	GREAT NORTHERN INSURANCE COMPANY	0.44%	\$19,219	\$17,831	\$0	\$2,129	11.94%
25	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.43%	\$18,651	\$21,398	\$0	-\$73	-0.34%
26	IRONSHORE INDEMNITY INC	0.38%	\$16,519	\$10,338	\$0	\$5,170	50.01%
27	ATLANTIC SPECIALTY INSURANCE COMPANY	0.36%	\$15,420	\$14,061	\$0	\$4,661	33.15%
28	CINCINNATI INDEMNITY COMPANY INC	0.33%	\$14,336	\$13,571	\$0	\$0	0.00%
29	WEST BEND MUTUAL INSURANCE COMPANY	0.26%	\$11,254	\$10,913	\$0	\$0	0.00%
30	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.22%	\$9,699	\$11,004	\$0	\$0	0.00%
31	ADDISON INSURANCE COMPANY	0.21%	\$9,261	\$7,899	-\$790	\$9,344	118.29%
32	EXECUTIVE RISK INDEMNITY INC	0.20%	\$8,850	\$8,827	\$0	\$305	3.46%
33	OWNERS INSURANCE COMPANY	0.20%	\$8,801	\$6,204	\$0	\$156	2.51%
34	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.19%	\$8,180	\$8,180	\$0	\$0	0.00%
35	EMPLOYERS MUTUAL CASUALTY COMPANY	0.18%	\$7,861	\$7,985	\$0	\$143	1.79%
36	ACUITY A MUTUAL INSURANCE COMPANY	0.18%	\$7,783	\$5,833	\$0	\$0	0.00%
37	TORUS NATIONAL INSURANCE COMPANY	0.16%	\$7,062	\$6,251	\$0	-\$104	-1.66%
38	HARCO NATIONAL INSURANCE COMPANY	0.16%	\$7,020	\$7,220	\$0	\$26,660	369.25%
39	HANOVER INSURANCE COMPANY THE	0.16%	\$7,013	\$4,968	\$0	\$0	0.00%
40	CHUBB NATIONAL INSURANCE COMPANY	0.15%	\$6,386	\$5,327	\$0	\$23	0.43%
41	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.14%	\$6,025	\$6,004	\$975	\$975	16.24%
42	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$5,234	\$3,361	\$2,238	\$2,106	62.66%
43	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.11%	\$4,701	\$4,910	\$0	\$71	1.45%
44	SHELTER GENERAL INSURANCE COMPANY	0.10%	\$4,389	\$4,489	\$238	\$238	5.30%
45	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.10%	\$4,261	\$4,464	\$0	\$515	11.54%
46	PLAZA INSURANCE COMPANY	0.09%	\$3,937	\$4,214	\$0	\$1,338	31.75%
47	NORTH POINTE INSURANCE COMPANY	0.09%	\$3,708	\$3,886	\$0	-\$2,292	-58.98%
48	UNITED HOME INSURANCE COMPANY	0.08%	\$3,452	\$1,698	\$0	\$0	0.00%
49	SENTRY SELECT INSURANCE COMPANY	0.08%	\$3,263	\$3,372	\$0	-\$11,455	-339.71%
50	GRINNELL MUTUAL REINSURANCE COMPANY	0.07%	\$3,126	\$2,872	\$0	\$25	0.87%
51	AMERICAN ZURICH INSURANCE COMPANY	0.07%	\$3,071	\$2,666	\$0	\$0	0.00%
52	SELECTIVE INSURANCE COMPANY OF AMERICA	0.07%	\$2,947	\$2,586	\$0	\$0	0.00%
53	FARMLAND MUTUAL INSURANCE COMPANY	0.07%	\$2,857	\$3,003	\$0	\$41	1.37%
54	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.06%	\$2,769	\$2,490	\$0	\$1,007	40.44%
55	BITUMINOUS CASUALTY CORPORATION	0.06%	\$2,639	\$2,535	\$0	\$100	3.94%
56	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$2,600	\$2,715	\$0	\$632	23.28%
57	NOVA CASUALTY COMPANY	0.06%	\$2,572	\$2,273	\$0	\$178	7.83%
58	STILLWATER INSURANCE COMPANY	0.06%	\$2,536	\$2,738	\$0	\$0	0.00%
59	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.06%	\$2,415	\$2,635	\$2	-\$14	-0.53%
60	DARWIN NATIONAL ASSURANCE COMPANY	0.05%	\$2,125	\$2,049	\$0	\$576	28.11%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

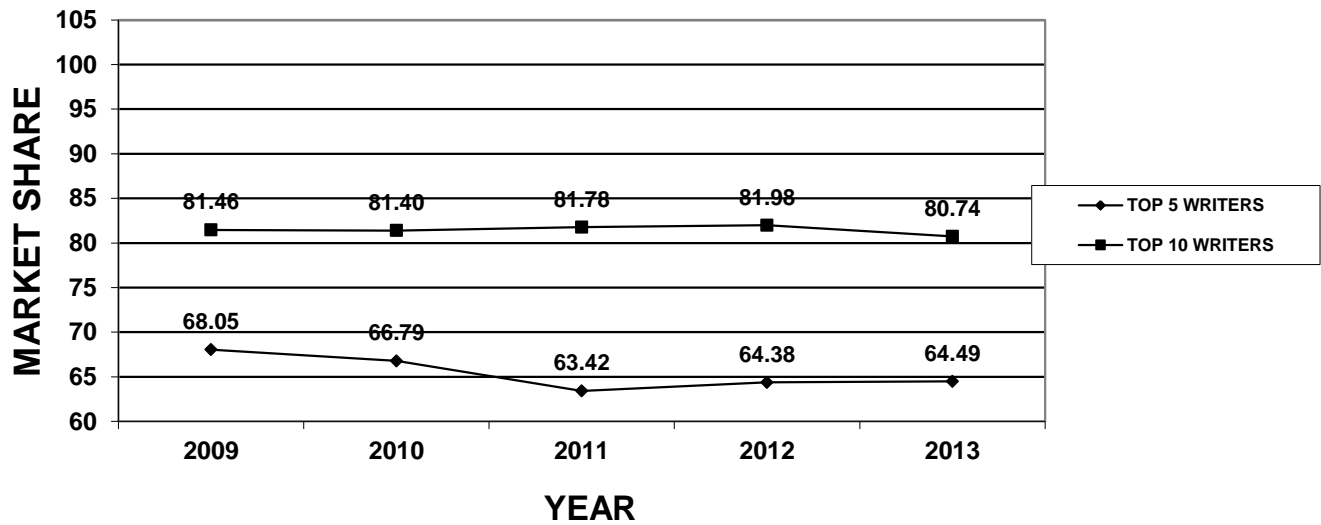
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNITED STATES LIABILITY INSURANCE COMPANY	0.05%	\$2,096	\$1,729	\$0	\$441	25.51%
62	CITIZENS INSURANCE COMPANY OF AMERICA	0.05%	\$2,006	\$986	\$0	\$0	0.00%
63	GENERAL CASUALTY COMPANY OF WISCONSIN	0.04%	\$1,833	\$1,103	\$0	\$39	3.54%
64	VANLINER INSURANCE COMPANY	0.04%	\$1,820	\$454	\$0	\$0	0.00%
65	REGENT INSURANCE COMPANY	0.04%	\$1,714	\$1,822	\$0	-\$15	-0.82%
66	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE C	0.04%	\$1,709	\$1,755	\$0	\$0	0.00%
67	CINCINNATI CASUALTY COMPANY THE	0.04%	\$1,671	\$1,578	\$0	\$0	0.00%
68	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$1,650	\$1,650	\$0	\$335	20.30%
69	NAVIGATORS INSURANCE COMPANY	0.04%	\$1,596	\$1,312	\$0	-\$1,371	-104.50%
70	VIGILANT INSURANCE COMPANY	0.04%	\$1,540	\$1,434	\$0	-\$2	-0.14%
71	ST PAUL MERCURY INSURANCE COMPANY	0.03%	\$1,409	\$5,657	\$0	-\$1,857	-32.83%
72	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$1,335	\$3,608	\$0	-\$56	-1.55%
73	PACIFIC INDEMNITY COMPANY	0.03%	\$1,304	\$1,060	\$0	\$26	2.45%
74	TRAVELERS INDEMNITY COMPANY	0.03%	\$1,263	\$478	\$0	-\$25	-5.23%
75	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$1,244	\$972	\$0	-\$270	-27.78%
76	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.03%	\$1,226	\$1,095	\$0	\$0	0.00%
77	PRAETORIAN INSURANCE COMPANY	0.03%	\$1,113	\$416	\$0	\$0	0.00%
78	NETHERLANDS INSURANCE COMPANY THE	0.02%	\$982	\$1,600	\$0	-\$60	-3.75%
79	ARCH INSURANCE COMPANY	0.02%	\$962	\$188	\$0	\$75	39.89%
80	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.02%	\$920	\$747	\$0	\$29	3.88%
81	RANCHERS AND FARMERS INSURANCE COMPANY	0.02%	\$874	\$873	\$0	\$0	0.00%
82	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLII	0.02%	\$791	\$1,601	\$0	\$0	0.00%
83	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.02%	\$785	\$785	\$0	\$0	0.00%
84	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	0.02%	\$781	\$616	\$0	\$0	0.00%
85	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$727	\$898	\$0	-\$78	-8.69%
86	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$678	\$523	\$0	\$50	9.56%
87	COREPOINTE INSURANCE COMPANY	0.01%	\$644	\$755	\$0	\$230	30.46%
88	AMCO INSURANCE COMPANY	0.01%	\$540	\$375	\$0	\$4	1.07%
89	LM INSURANCE CORPORATION	0.01%	\$477	\$23	\$0	-\$7	-30.43%
90	T H E INSURANCE COMPANY	0.01%	\$475	\$475	\$0	\$0	0.00%
91	AUTOMOBILE INS CO OF HARTFORD CT	0.01%	\$433	\$433	\$0	\$41	9.47%
92	COLUMBIA MUTUAL INSURANCE COMPANY	0.01%	\$425	\$432	\$0	\$0	0.00%
93	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.01%	\$404	\$7,775	\$0	-\$40,763	-524.28%
94	BERKLEY REGIONAL INSURANCE COMPANY	0.01%	\$350	\$314	\$0	\$390	124.20%
95	TOKIO MARINE AMERICA INSURANCE COMPANY	0.01%	\$334	\$256	\$0	-\$33	-12.89%
96	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$306	\$161	\$0	-\$164	-101.86%
97	NATIONWIDE AFFINITY INSURANCE COMPANY OF AME	0.01%	\$263	\$330	\$0	-\$6	-1.82%
98	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	0.01%	\$260	\$256	\$0	-\$394	-153.91%
99	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$258	\$326	\$0	-\$16	-4.91%
100	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$250	\$273	\$0	\$0	0.00%
101	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.01%	\$245	\$544	\$0	-\$249	-45.77%
102	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01%	\$241	\$166	\$0	-\$35	-21.08%
103	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	\$216	\$185	\$0	\$52	28.11%
104	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$198	\$8	\$0	\$0	0.00%
105	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$178	\$322	\$0	-\$1	-0.31%
106	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$171	\$128	\$0	\$0	0.00%
107	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMP	0.00%	\$169	\$169	\$0	-\$17	-10.06%
108	STANDARD FIRE INSURANCE COMPANY	0.00%	\$146	\$217	\$0	\$8	3.69%
109	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$144	\$144	\$0	\$0	0.00%
110	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$113	\$1,158	\$0	\$0	0.00%
111	AMERICAN STATES INSURANCE COMPANY	0.00%	\$109	\$109	\$0	\$0	0.00%
112	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH	0.00%	\$100	\$86	\$0	-\$2	-2.33%
113	FCCI INSURANCE COMPANY	0.00%	\$90	\$90	\$0	\$0	0.00%
114	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$82	\$66	\$0	\$0	0.00%
115	TRANSPORTATION INSURANCE COMPANY	0.00%	\$70	\$10	\$0	\$0	0.00%
116	CAPITOL INDEMNITY CORPORATION	0.00%	\$50	\$135	\$0	\$0	0.00%
117	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$50	\$91	\$0	-\$177	-194.51%
118	PHOENIX INSURANCE COMPANY THE	0.00%	\$50	\$29	\$0	-\$433	-1493.10%
119	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$50	\$892	\$0	\$149	16.70%
120	NATIONAL SURETY CORPORATION	0.00%	\$5	\$5	\$0	\$7	140.00%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

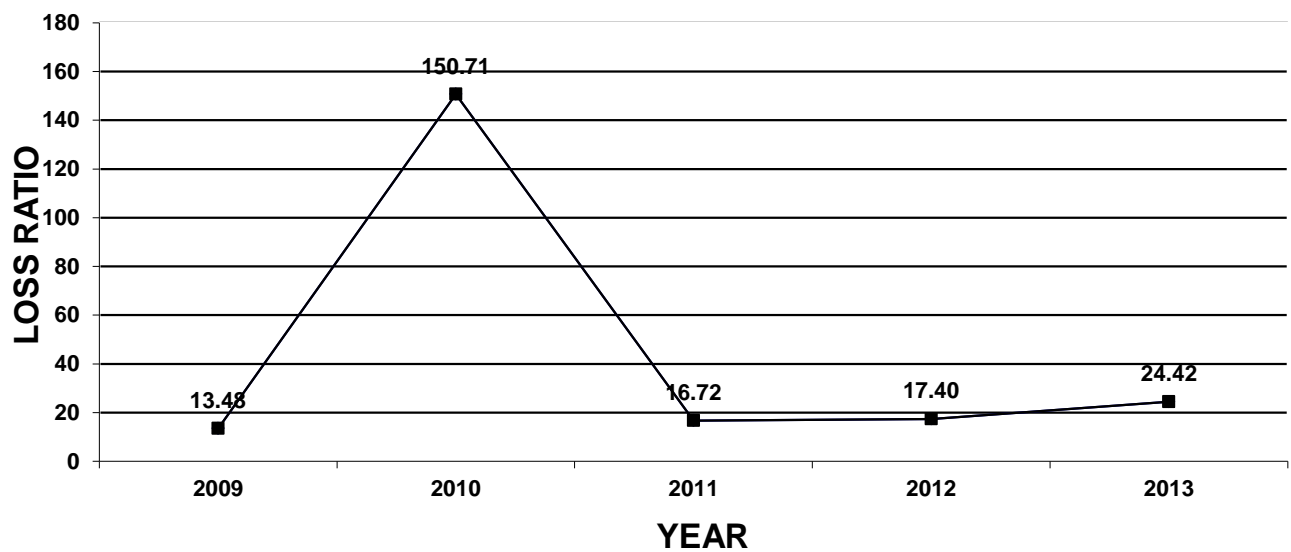
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
122	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$31	\$0	-\$18	-58.06%
123	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
124	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$34	N/A
125	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$2	N/A
126	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$827	N/A
127	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$0	\$35	\$0	\$0	0.00%
128	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$3	N/A
129	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
130	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$625	\$0	-\$44	-7.04%
131	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$5	N/A
132	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
133	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
134	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$5	\$0	-\$27	-540.00%
135	LIBERTY INSURANCE UNDERWRITERS INC	0.00%	\$0	\$0	\$0	-\$2,532	N/A
136	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,402	N/A
137	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$76	\$0	-\$83	-109.21%
138	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
139	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44	N/A
140	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
141	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$58	\$0	\$0	0.00%
142	QBE INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1	N/A
143	RIVERPORT INSURANCE COMPANY	0.00%	\$0	\$24	\$0	\$571	2379.17%
144	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$47	N/A
145	TOWER NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
146	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$34	N/A
147	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$189	\$0	\$0	0.00%
148	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$103	N/A
149	WESCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$513	N/A
150	WILSHIRE INSURANCE COMPANY	0.00%	\$0	\$1,908	\$0	-\$1,809	-94.81%
151	AUTO OWNERS INSURANCE COMPANY	-0.03%	-\$1,392	\$3,181	\$0	-\$314	-9.87%
TOTAL		100.00%	\$4,321,608	\$4,116,053	\$237,761	\$1,005,021	24.42%

## MISSOURI BURGLARY & THEFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	15.85%	\$3,477,922	\$3,455,621	\$283,953	\$711,878	20.60%
2	HARTFORD STEAM BOILER INSPECTION & INS	7.27%	\$1,595,760	\$1,559,082	\$443,366	\$503,697	32.31%
3	ZURICH AMERICAN INSURANCE COMPANY	6.45%	\$1,415,704	\$1,123,073	\$11,333	\$31,726	2.82%
4	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	5.59%	\$1,227,295	\$1,154,427	\$219,400	\$183,837	15.92%
5	AFFILIATED FM INSURANCE COMPANY	5.08%	\$1,115,338	\$1,074,938	\$253,746	\$178,746	16.63%
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	4.90%	\$1,075,329	\$1,032,005	-\$28	-\$29,097	-2.82%
7	FEDERAL INSURANCE COMPANY	4.36%	\$955,829	\$1,005,839	\$174,403	\$181,070	18.00%
8	CONTINENTAL CASUALTY COMPANY	3.09%	\$679,030	\$823,299	\$108,908	\$42,004	5.10%
9	WESTPORT INSURANCE CORPORATION	2.90%	\$635,309	\$588,783	\$220,000	\$13,164	2.24%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.44%	\$535,628	\$537,336	\$0	\$59,927	11.15%
11	GREAT NORTHERN INSURANCE COMPANY	2.15%	\$470,684	\$443,684	\$0	\$6,451	1.45%
12	XL INSURANCE AMERICA INC	2.14%	\$470,369	\$334,752	\$0	\$3,001	0.90%
13	CINCINNATI INSURANCE COMPANY THE	2.04%	\$448,539	\$427,142	\$153,142	\$184,431	43.18%
14	ACUITY A MUTUAL INSURANCE COMPANY	2.00%	\$438,197	\$363,502	\$62,223	\$103,223	28.40%
15	UNIVERSAL UNDERWRITERS INS CO	1.98%	\$433,600	\$413,491	\$0	\$9,055	2.19%
16	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.67%	\$366,087	\$366,800	\$0	-\$32,074	-8.74%
17	BROTHERHOOD MUTUAL INSURANCE CO	1.51%	\$330,685	\$320,963	\$26,664	\$30,084	9.37%
18	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	1.50%	\$329,959	\$416,537	\$0	\$16,165	3.88%
19	TRAVELERS INDEMNITY COMPANY	1.42%	\$311,087	\$351,259	\$0	\$22,275	6.34%
20	FEDERATED MUTUAL INSURANCE COMPANY	1.41%	\$308,803	\$281,251	\$62,042	\$89,928	31.97%
21	CONTINENTAL WESTERN INSURANCE COMPANY	1.31%	\$288,290	\$308,781	\$110,636	\$116,316	37.67%
22	DEPOSITORS INSURANCE COMPANY	1.30%	\$284,691	\$292,398	\$16,330	\$15,248	5.21%
23	EMCASCO INSURANCE COMPANY	1.29%	\$282,399	\$274,520	\$17,731	\$16,781	6.11%
24	UNITED FIRE AND CASUALTY COMPANY	1.28%	\$281,860	\$278,948	\$98,098	\$72,129	25.86%
25	AMCO INSURANCE COMPANY	1.21%	\$264,876	\$272,367	\$76,363	\$76,353	28.03%
26	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIN	1.20%	\$262,242	\$244,412	\$68,880	\$18,880	7.72%
27	SECURA INSURANCE A MUTUAL COMPANY	1.15%	\$251,656	\$236,193	\$178,111	\$176,609	74.77%
28	SELECTIVE INSURANCE COMPANY OF AMERICA	1.05%	\$230,629	\$170,056	\$37,226	\$39,726	23.36%
29	EMPLOYERS MUTUAL CASUALTY COMPANY	0.90%	\$197,298	\$180,298	\$57,329	\$56,417	31.29%
30	WEST BEND MUTUAL INSURANCE COMPANY	0.89%	\$195,371	\$148,618	\$2,067	\$2,067	1.39%
31	ATLANTIC SPECIALTY INSURANCE COMPANY	0.72%	\$157,071	\$146,291	\$0	\$1,753	1.20%
32	AXIS INSURANCE COMPANY	0.67%	\$147,823	\$138,392	\$0	-\$6,789	-4.91%
33	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.64%	\$139,466	\$112,814	\$48,447	\$55,822	49.48%
34	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	0.60%	\$131,911	\$196,350	\$7,188	\$7,188	3.66%
35	GRANITE STATE INSURANCE COMPANY	0.55%	\$121,528	\$117,960	\$0	-\$1,151	-0.98%
36	ADDISON INSURANCE COMPANY	0.55%	\$120,642	\$112,972	\$22,468	\$25,582	22.64%
37	FEDERATED SERVICE INSURANCE COMPANY	0.51%	\$112,762	\$109,283	\$17,387	\$17,387	15.91%
38	CATLIN INDEMNITY COMPANY	0.46%	\$101,570	\$95,367	\$0	\$14,578	15.29%
39	UNION INSURANCE COMPANY OF PROVIDENCE	0.45%	\$98,923	\$100,194	\$8,270	\$16,530	16.50%
40	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.44%	\$97,240	\$104,699	\$0	\$1,024	0.98%
41	PHOENIX INSURANCE COMPANY THE	0.43%	\$93,679	\$112,315	\$3,186	-\$946	-0.84%
42	HARTFORD FIRE INSURANCE COMPANY	0.40%	\$88,425	\$107,151	\$129,840	\$123,649	115.40%
43	PENN MILLERS INSURANCE COMPANY	0.39%	\$85,765	\$81,587	\$4,374	\$15,259	18.70%
44	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMEI	0.35%	\$77,530	\$62,559	\$18,957	\$18,957	30.30%
45	NATIONAL SURETY CORPORATION	0.34%	\$74,953	\$72,174	\$5,597	\$6,257	8.67%
46	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.31%	\$68,035	\$87,791	\$111,092	\$109,885	125.17%
47	NEW HAMPSHIRE INSURANCE COMPANY	0.28%	\$61,849	\$61,095	\$0	-\$1,341	-2.19%
48	VERLAN FIRE INSURANCE COMPANY	0.27%	\$59,422	\$52,754	\$0	\$0	0.00%
49	VIGILANT INSURANCE COMPANY	0.27%	\$58,180	\$98,556	\$0	\$1,210	1.23%
50	NATIONWIDE MUTUAL INSURANCE COMPANY	0.26%	\$57,208	\$61,659	\$14,564	\$14,200	23.03%
51	NATIONAL TRUST INSURANCE COMPANY	0.26%	\$56,405	\$43,529	\$0	\$919	2.11%
52	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.24%	\$53,025	\$52,018	\$76,500	\$76,500	147.06%
53	ALLIED PROPERTY & CASUALTY INSURANCE COMPAN	0.23%	\$51,278	\$42,743	\$3	\$184	0.43%
54	STATE AUTO PROPERTY & CASUALTY INSURANCE COI	0.21%	\$45,972	\$48,202	\$0	-\$672	-1.39%
55	LUMBERMENS UNDERWRITING ALLIANCE	0.21%	\$45,456	\$41,157	\$0	\$78	0.19%
56	FCCI INSURANCE COMPANY	0.15%	\$32,317	\$23,898	\$0	\$356	1.49%
57	NATIONAL CASUALTY COMPANY	0.11%	\$23,227	\$25,122	\$0	-\$361	-1.44%
58	ALLSTATE INSURANCE COMPANY	0.10%	\$21,890	\$15,908	\$0	\$0	0.00%
59	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.10%	\$21,830	\$20,631	\$0	\$0	0.00%
60	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.10%	\$21,793	\$28,529	\$0	-\$526	-1.84%



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

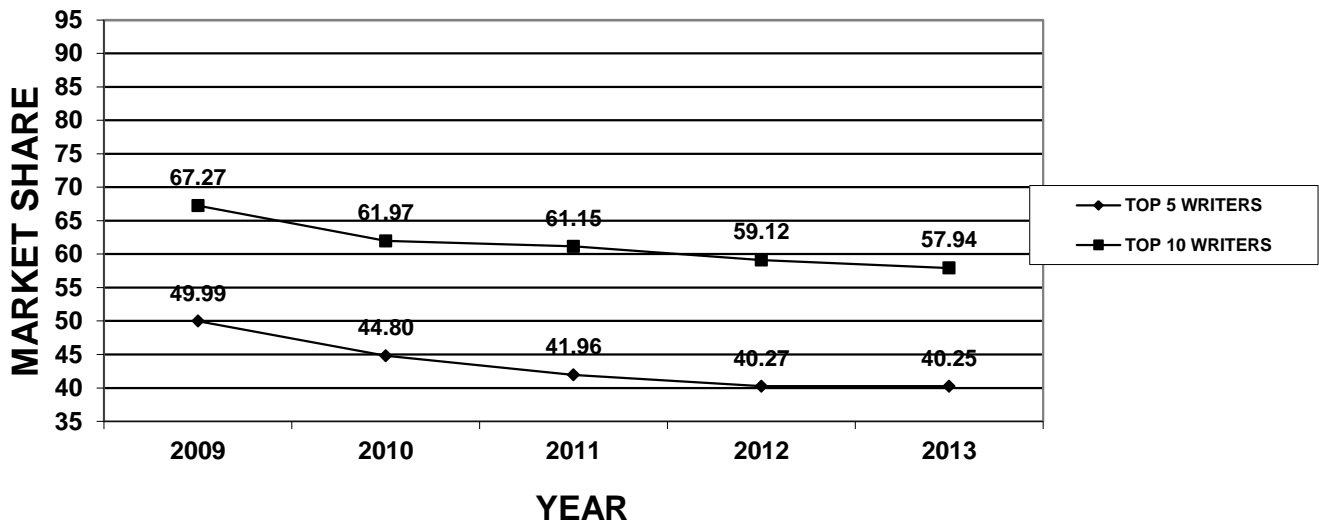
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GREENWICH INSURANCE COMPANY	0.09%	\$20,222	\$15,386	\$0	-\$1,965	-12.77%
62	PRAETORIAN INSURANCE COMPANY	0.08%	\$18,187	\$16,780	\$1,400	-\$1,612	-9.61%
63	TORUS NATIONAL INSURANCE COMPANY	0.08%	\$17,656	\$15,627	\$0	\$320	2.05%
64	CHARTER OAK FIRE INSURANCE CO THE	0.08%	\$17,187	\$23,609	\$0	-\$412	-1.75%
65	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.08%	\$16,917	\$11,829	\$0	\$79	0.67%
66	TRUCK INSURANCE EXCHANGE	0.07%	\$14,765	\$18,681	\$21,454	\$21,912	117.30%
67	SPARTA INSURANCE COMPANY	0.07%	\$14,481	\$13,467	\$0	\$6,409	47.59%
68	PACIFIC INDEMNITY COMPANY	0.07%	\$14,285	\$14,122	\$0	\$136	0.96%
69	WESTFIELD INSURANCE COMPANY	0.06%	\$14,132	\$14,580	\$0	\$0	0.00%
70	CINCINNATI CASUALTY COMPANY THE	0.06%	\$13,809	\$21,012	\$0	\$0	0.00%
71	SECURA SUPREME INSURANCE COMPANY	0.06%	\$12,226	\$8,014	\$0	\$0	0.00%
72	BERKLEY REGIONAL INSURANCE COMPANY	0.05%	\$11,838	\$4,507	\$0	\$0	0.00%
73	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.05%	\$10,357	\$1,809	\$0	\$17	0.94%
74	FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$9,898	\$9,159	\$0	\$3,500	38.21%
75	CINCINNATI INDEMNITY COMPANY INC	0.04%	\$9,597	\$9,259	\$0	\$0	0.00%
76	FARMERS INSURANCE EXCHANGE	0.04%	\$9,591	\$10,994	\$0	\$395	3.59%
77	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.04%	\$9,284	\$5,871	\$0	\$0	0.00%
78	HANOVER INSURANCE COMPANY THE	0.04%	\$9,231	\$7,998	\$0	\$0	0.00%
79	DARWIN NATIONAL ASSURANCE COMPANY	0.04%	\$8,727	\$6,000	\$0	\$2,400	40.00%
80	TOKIO MARINE AMERICA INSURANCE COMPANY	0.04%	\$8,659	\$7,435	\$0	\$668	8.98%
81	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.04%	\$7,787	\$7,180	\$0	-\$1,297	-18.06%
82	HAWKEYE-SECURITY INSURANCE COMPANY	0.04%	\$7,778	\$7,503	\$0	-\$210	-2.80%
83	ACE AMERICAN INSURANCE COMPANY	0.04%	\$7,767	\$6,767	\$0	-\$6,598	-97.50%
84	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.04%	\$7,706	\$6,532	\$0	\$0	0.00%
85	STARNET INSURANCE COMPANY	0.03%	\$7,530	\$4,683	\$0	\$86	1.84%
86	AMERICAN STATES INSURANCE COMPANY	0.03%	\$6,721	\$6,872	\$0	-\$220	-3.20%
87	NORTH POINTE INSURANCE COMPANY	0.03%	\$6,676	\$7,838	\$0	-\$5,188	-66.19%
88	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.03%	\$6,468	\$4,328	\$2,745	\$2,745	63.42%
89	VANLINER INSURANCE COMPANY	0.03%	\$6,337	\$1,777	\$0	\$0	0.00%
90	MID CENTURY INSURANCE COMPANY	0.03%	\$6,228	\$9,833	\$2,044	\$2,378	24.18%
91	ST PAUL MERCURY INSURANCE COMPANY	0.03%	\$5,940	\$6,913	\$0	\$1,035	14.97%
92	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$5,823	\$2,350	\$0	\$0	0.00%
93	COLUMBIA MUTUAL INSURANCE COMPANY	0.03%	\$5,799	\$5,299	\$0	\$0	0.00%
94	UNION INSURANCE COMPANY	0.03%	\$5,537	\$871	\$0	\$7	0.80%
95	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.03%	\$5,531	\$5,766	\$0	-\$3,419	-59.30%
96	BERKLEY NATIONAL INSURANCE COMPANY	0.02%	\$5,380	\$2,035	\$0	\$10	0.49%
97	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.02%	\$5,358	\$4,375	\$0	\$210	4.80%
98	COREPOINTE INSURANCE COMPANY	0.02%	\$5,029	\$3,017	\$0	\$27	0.89%
99	PEERLESS INSURANCE COMPANY	0.02%	\$4,760	\$3,519	\$0	-\$442	-12.56%
100	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$4,486	\$3,167	\$0	\$351	11.08%
101	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$4,324	\$2,301	\$0	\$0	0.00%
102	GREAT AMERICAN ASSURANCE COMPANY	0.02%	\$4,087	\$1,158	\$0	\$0	0.00%
103	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$4,038	\$4,103	\$0	\$0	0.00%
104	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$3,790	\$2,930	\$0	-\$114	-3.89%
105	TRIANGLE INSURANCE COMPANY INC	0.02%	\$3,734	\$3,457	\$0	\$0	0.00%
106	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$3,731	\$3,033	\$0	\$0	0.00%
107	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.02%	\$3,680	\$1,365	\$0	\$1,000	73.26%
108	MONROE GUARANTY INSURANCE COMPANY	0.02%	\$3,555	\$2,796	\$0	\$62	2.22%
109	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$3,385	\$3,242	\$0	-\$168	-5.18%
110	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$3,248	\$3,284	\$0	\$50	1.52%
111	T H E INSURANCE COMPANY	0.01%	\$3,132	\$2,674	\$0	\$860	32.16%
112	AXIS REINSURANCE COMPANY	0.01%	\$2,604	\$1,787	\$0	-\$1,359	-76.05%
113	NOVA CASUALTY COMPANY	0.01%	\$2,529	\$2,546	\$0	\$7,985	313.63%
114	AMERICAN INSURANCE COMPANY THE	0.01%	\$2,487	\$2,919	\$0	\$5	0.17%
115	FIRST NONPROFIT INSURANCE COMPANY	0.01%	\$2,410	\$3,069	\$0	\$0	0.00%
116	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$2,150	\$1,132	\$0	\$0	0.00%
117	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH	0.01%	\$2,134	\$2,087	\$0	\$0	0.00%
118	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.01%	\$1,682	\$1,374	\$0	\$0	0.00%
119	OHIO SECURITY INSURANCE COMPANY	0.01%	\$1,645	\$1,150	\$0	\$0	0.00%
120	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.01%	\$1,392	\$1,475	\$0	\$66	4.47%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

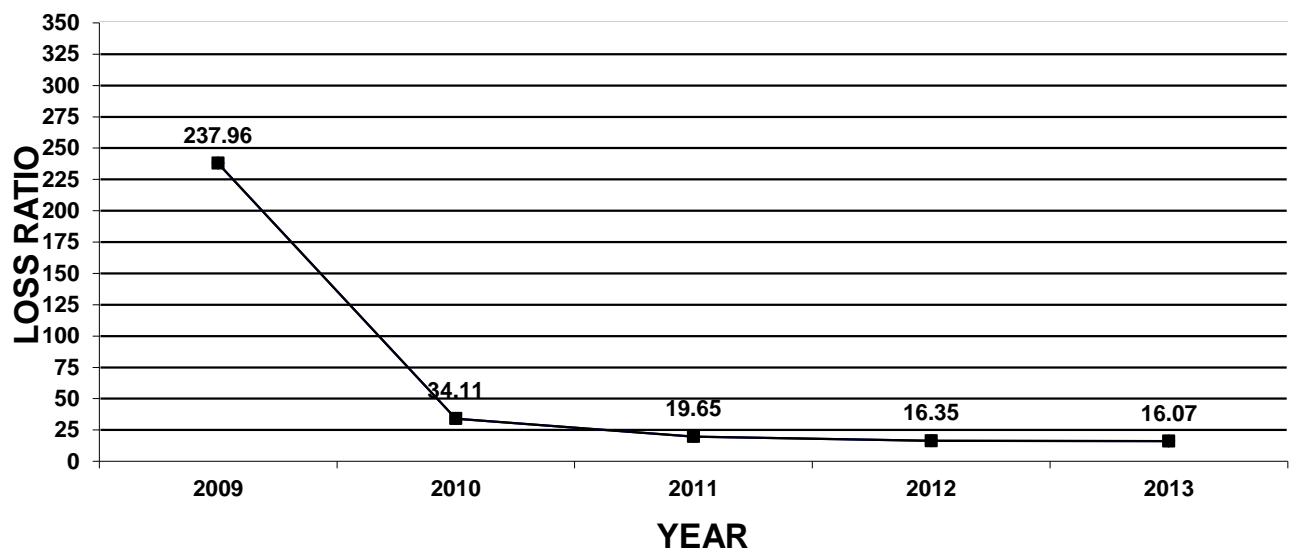
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$1,213	\$2,639	\$0	\$141	5.34%
122	NETHERLANDS INSURANCE COMPANY THE	0.00%	\$988	\$6,554	\$0	-\$307	-4.68%
123	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$800	\$732	\$0	-\$331	-45.22%
124	ITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$750	\$503	\$0	\$0	0.00%
125	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$726	\$1,648	\$0	-\$41	-2.49%
126	HDI-GERLING AMERICA INSURANCE COMPANY	0.00%	\$725	\$539	\$0	\$56	10.39%
127	FIREMANS FUND INSURANCE COMPANY	0.00%	\$722	\$5,784	\$0	\$289	5.00%
128	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$689	\$779	\$0	\$53	6.80%
129	TRANSPORTATION INSURANCE COMPANY	0.00%	\$589	\$223	\$0	\$22	9.87%
130	HARTFORD CASUALTY INSURANCE CO	0.00%	\$374	\$400	\$0	\$123	30.75%
131	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$354	\$1,021	\$0	\$0	0.00%
132	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00%	\$329	\$353	\$0	\$0	0.00%
133	ONECIS INSURANCE COMPANY	0.00%	\$300	\$75	\$0	\$0	0.00%
134	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$240	\$294	\$0	\$0	0.00%
135	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$230	\$234	\$0	\$24	10.26%
136	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$226	\$111	\$0	\$0	0.00%
137	TOWER NATIONAL INSURANCE COMPANY	0.00%	\$225	\$192	\$0	\$14	7.29%
138	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$222	\$279	\$0	\$0	0.00%
139	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$218	\$209	\$0	\$0	0.00%
140	WEST AMERICAN INSURANCE COMPANY	0.00%	\$184	\$15	\$0	\$0	0.00%
141	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$169	\$169	\$0	\$0	0.00%
142	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$168	\$153	\$0	\$0	0.00%
143	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$155	\$27	\$0	\$17	62.96%
144	TRUMBULL INSURANCE COMPANY	0.00%	\$126	\$96	\$0	\$0	0.00%
145	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$107	\$165	\$0	\$0	0.00%
146	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$84	\$158	\$0	\$87	55.06%
147	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$41	\$3,235	\$0	-\$137	-4.23%
148	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$31	\$12	\$0	\$0	0.00%
149	XL SPECIALTY INSURANCE COMPANY	0.00%	\$17	\$29	\$0	\$0	0.00%
150	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$12	\$6	\$0	\$4	66.67%
151	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$7	\$1,579	\$0	\$304	19.25%
152	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$984	N/A
153	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
154	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,895	N/A
155	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
156	AXIS SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$924	\$0	\$576	62.34%
158	DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$542	\$0	-\$426	-78.60%
159	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$14	\$0	-\$9	-64.29%
160	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$25	N/A
161	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19	N/A
162	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$453	\$0	\$0	0.00%
163	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$534	\$0	-\$151	-28.28%
164	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$0	0.00%
165	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$289	N/A
166	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$136	N/A
167	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$830	N/A
168	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
169	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
170	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$600	\$0	-\$1,436	-239.33%
171	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$15	N/A
172	STONINGTON INSURANCE COMPANY	0.00%	-\$11	\$3,042	\$0	-\$108	-3.55%
173	PLAZA INSURANCE COMPANY	0.00%	-\$35	\$266	\$0	\$18	6.77%
174	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	-\$146	\$451	\$0	\$80	17.74%
175	WILSHIRE INSURANCE COMPANY	0.00%	-\$893	\$2,623	\$0	\$0	0.00%
TOTAL		100.00%	\$21,943,004	\$21,276,391	\$3,177,439	\$3,419,960	16.07%

## MISSOURI BOILER & MACHINERY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

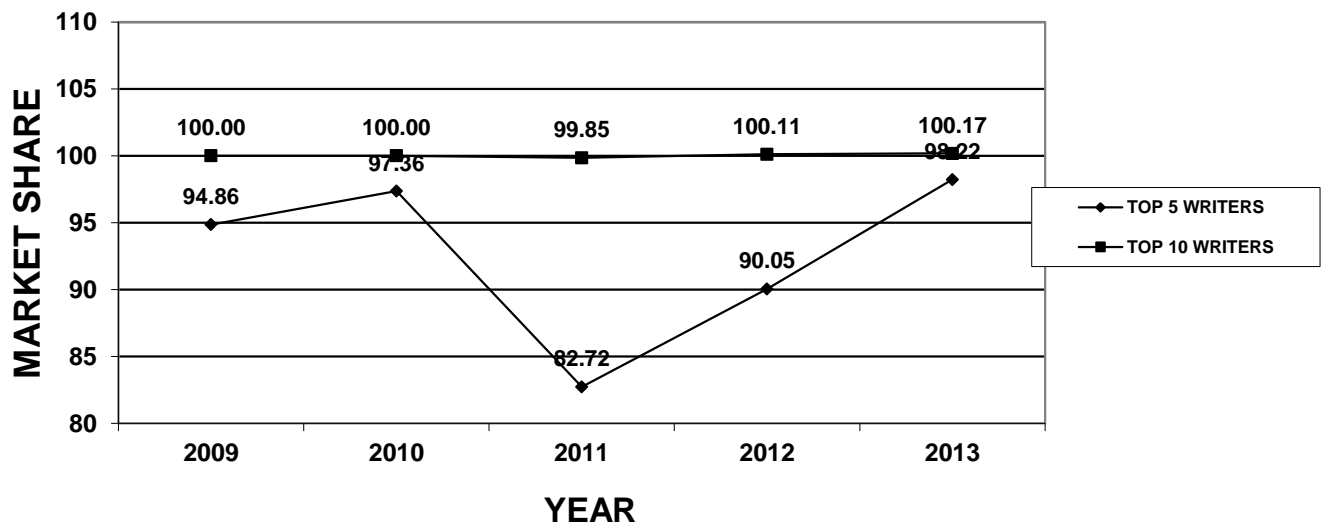


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)**

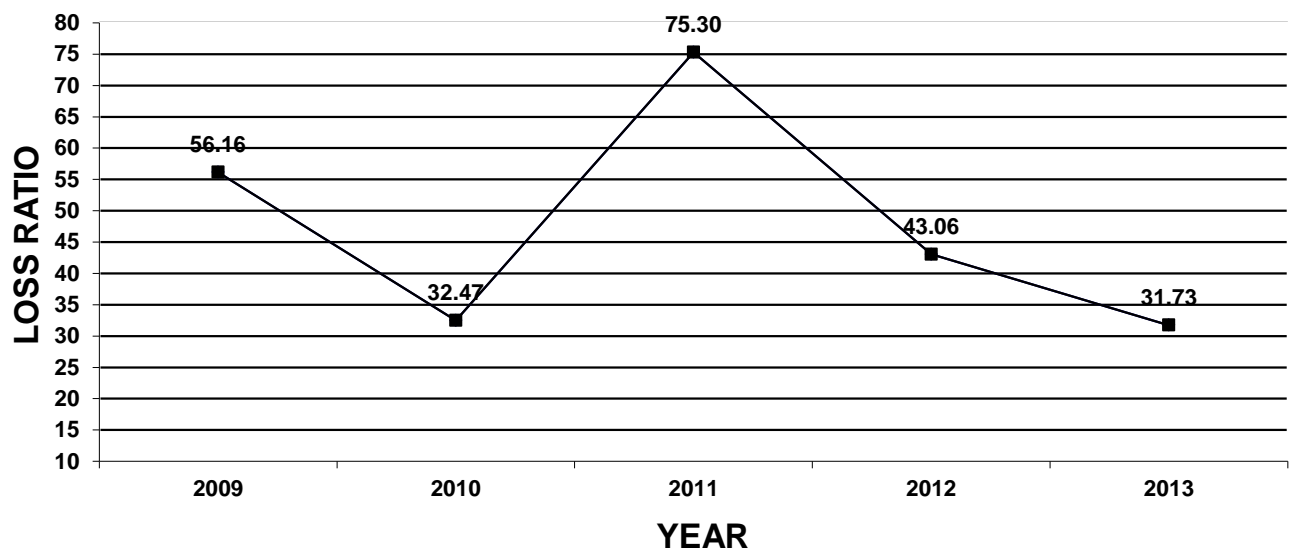
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN ASSURANCE COMPANY	41.97%	\$4,166,686	\$4,216,323	\$1,873,204	\$1,774,745	42.09%
2	FIRST COLONIAL INSURANCE COMPANY	22.62%	\$2,245,201	\$2,128,306	\$979,156	\$961,756	45.19%
3	GREAT AMERICAN INSURANCE COMPANY	18.88%	\$1,874,491	\$1,838,400	\$499,158	\$370,436	20.15%
4	AMERICAN BANKERS INSURANCE COMPANY OF FLA	11.91%	\$1,182,081	\$1,237,817	\$493,725	\$467,891	37.80%
5	AMERICAN FEDERATED INSURANCE COMPANY	2.85%	\$282,558	\$834,639	\$31,601	\$25,944	3.11%
6	KNIGHTBROOK INSURANCE COMPANY	1.45%	\$144,280	\$171,823	\$65,981	\$58,135	33.83%
7	WESCO INSURANCE COMPANY	0.28%	\$28,294	\$37,516	\$0	\$841	2.24%
8	GREAT AMERICAN INSURANCE COMPANY OF NEW Y	0.11%	\$10,527	\$10,527	\$0	-\$3,784	-35.95%
9	RED ROCK INSURANCE COMPANY	0.07%	\$6,995	\$6,995	\$1,849	-\$8,689	-124.22%
10	AMERICAN NATIONAL PROPERTY & CASUALTY CON	0.04%	\$3,965	\$7,992	\$0	-\$126	-1.58%
11	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$66,179	-\$376,329	N/A
12	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,738	N/A
13	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$171	N/A
14	NORTHBROOK INDEMNITY COMPANY	0.00%	-\$15	-\$15	\$1,891	\$1,891	-12606.67%
15	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	-0.17%	-\$17,318	\$95,583	\$20,027	\$88,897	93.01%
TOTAL		100.00%	\$9,927,745	\$10,585,906	\$3,900,413	\$3,358,699	31.73%

## MISSOURI CREDIT PROPERTY (Excluding V.S.I.) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

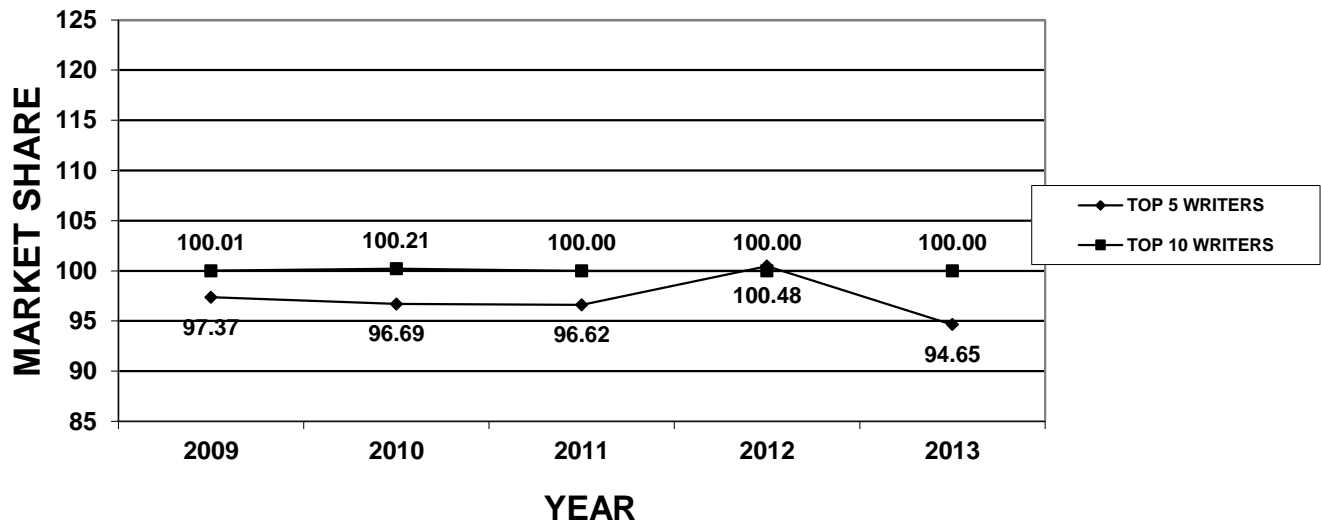


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

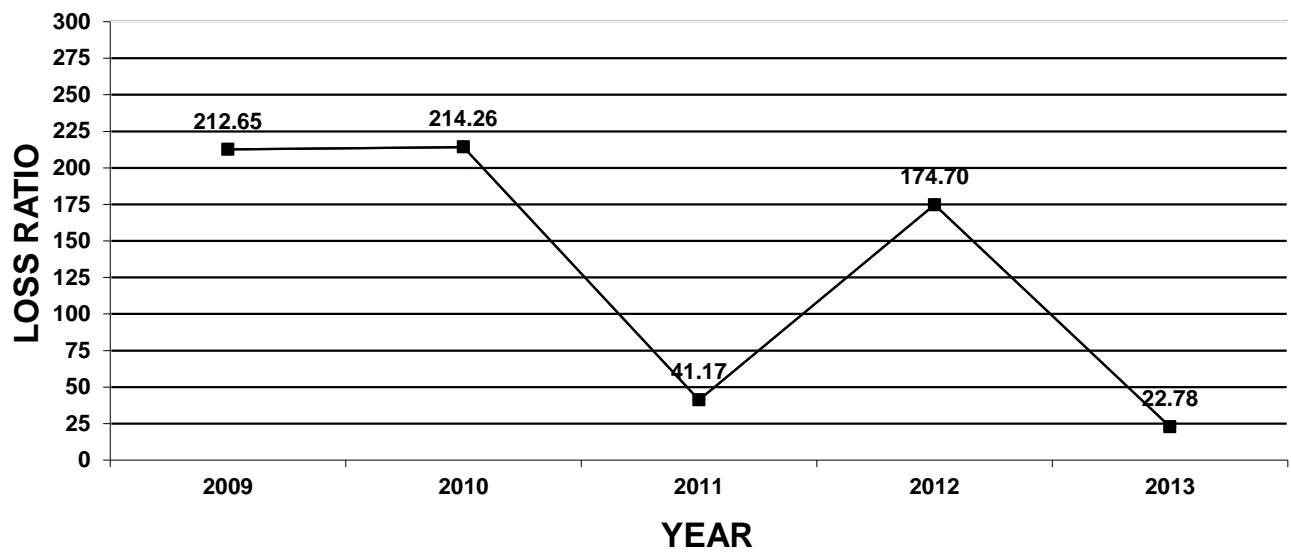
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EULER HERMES NORTH AMERICA INSURANCE COM	44.03%	\$3,927,043	\$3,827,530	\$741,844	\$770,427	20.13%
2	ATRADIUS TRADE CREDIT INSURANCE INC	25.97%	\$2,316,601	\$2,331,786	\$86,233	-\$25,448	-1.09%
3	OLD REPUBLIC INSURANCE COMPANY	17.55%	\$1,564,996	\$1,624,245	\$3,169,270	\$873,903	53.80%
4	STONEBRIDGE CASUALTY INSURANCE COMPANY	4.09%	\$364,517	\$176,568	\$166,034	\$156,416	88.59%
5	ATLANTIC SPECIALTY INSURANCE COMPANY	3.02%	\$269,064	\$259,600	\$131,195	\$132,736	51.13%
6	AMERICAN RELIABLE INSURANCE COMPANY	2.04%	\$182,307	\$245,153	\$71,695	\$60,664	24.75%
7	UNITED GUARANTY RESIDENTIAL INSURANCE OF N	1.14%	\$101,852	\$110,418	\$205,027	\$31,097	28.16%
8	AMERICAN SECURITY INSURANCE COMPANY	0.91%	\$80,926	\$80,926	\$1,503	-\$27	-0.03%
9	CUMIS INSURANCE SOCIETY INC	0.80%	\$71,004	\$64,204	\$24,959	\$24,959	38.87%
10	SEABRIGHT INSURANCE COMPANY	0.46%	\$41,227	\$42,740	\$13,540	-\$27,825	-65.10%
11	AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00%	\$114	\$114	-\$1	\$17	14.91%
12	GENWORTH HOME EQUITY INSURANCE CORPORAT	0.00%	\$0	\$0	-\$543	-\$543	N/A
TOTAL		100.00%	\$8,919,651	\$8,763,284	\$4,610,756	\$1,996,376	22.78%

## MISSOURI CREDIT CASUALTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



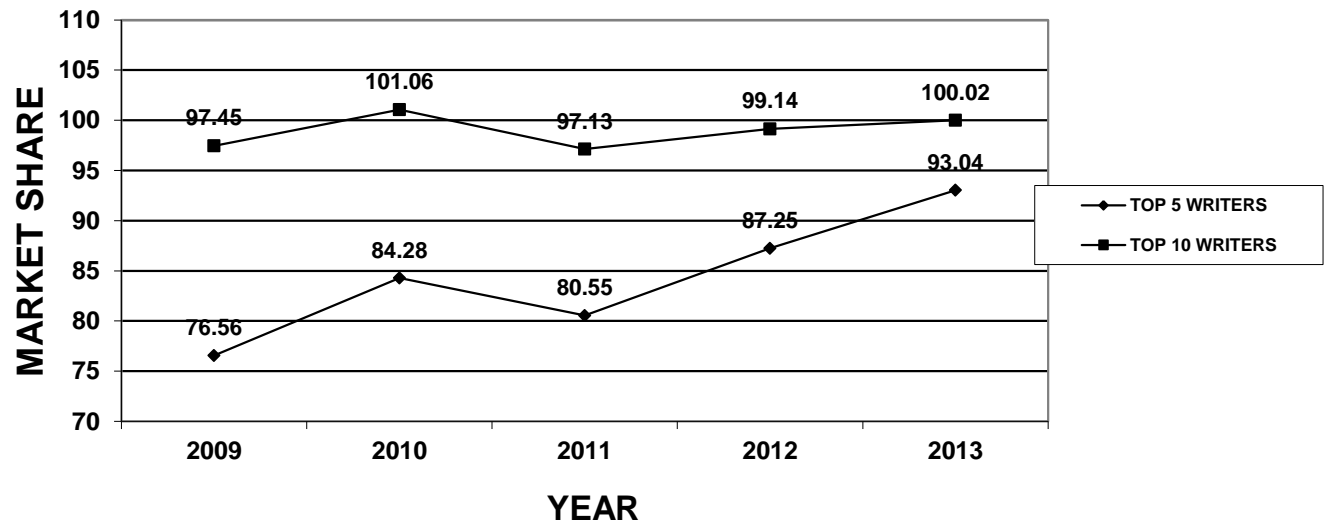
**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRITON INSURANCE COMPANY	22.21%	\$648,358	\$776,477	\$179,179	\$220,226	28.36%
2	AMERICAN BANKERS INSURANCE COMPANY OF FLA	21.20%	\$618,854	\$618,924	\$101,189	\$61,880	10.00%
3	YOSEMITE INSURANCE COMPANY	19.17%	\$559,534	\$325,100	\$77,519	\$85,286	26.23%
4	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	16.48%	\$480,898	\$480,898	\$18,755	\$1,173	0.24%
5	AMERICAN FEDERATED INSURANCE COMPANY	13.98%	\$408,012	\$325,392	\$53,784	\$61,494	18.90%
6	CENTURION CASUALTY COMPANY	2.44%	\$71,140	\$71,140	\$1,664	\$2,664	3.74%
7	STANDARD GUARANTY INSURANCE COMPANY	1.82%	\$53,167	\$53,167	\$4,325	\$805	1.51%
8	WESCO INSURANCE COMPANY	1.80%	\$52,547	\$69,672	\$1,254	\$1,561	2.24%
9	ZALE INDEMNITY COMPANY	0.87%	\$25,302	\$25,302	\$1,203	\$1,933	7.64%
10	AMERICAN NATIONAL PROPERTY & CASUALTY CON	0.06%	\$1,760	\$1,760	\$135	\$135	7.67%
11	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$545	\$545	N/A
12	VIRGINIA SURETY COMPANY INC	-0.02%	-\$710	-\$858	\$0	\$0	0.00%
TOTAL		100.00%	\$2,918,862	\$2,746,974	\$439,552	\$437,702	15.93%

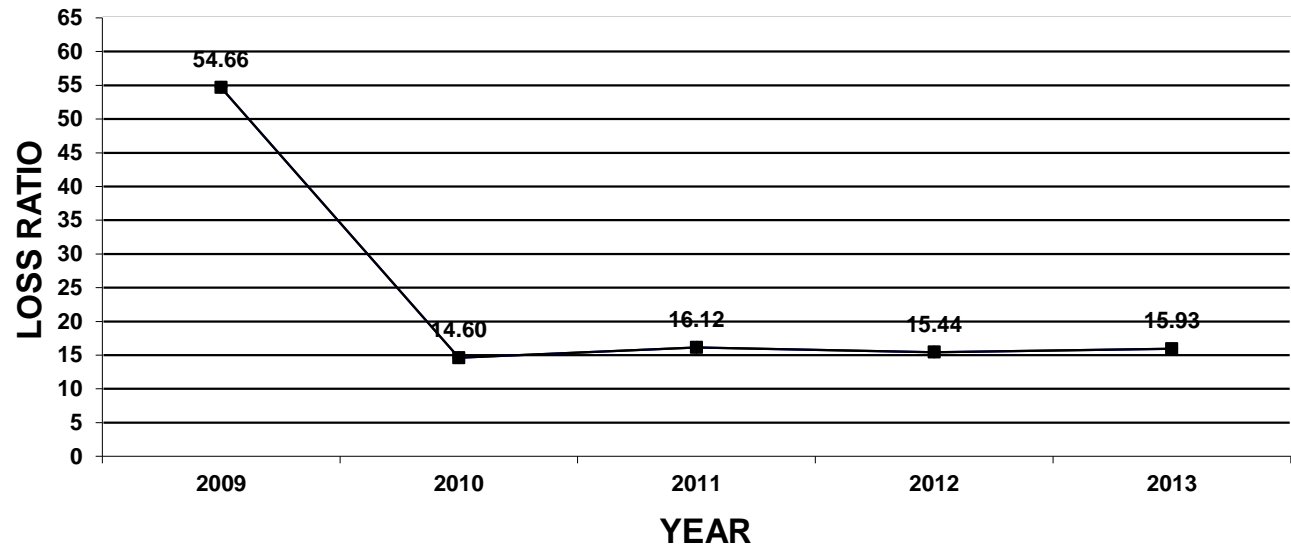


MISSOURI CREDIT UNEMPLOYMENT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

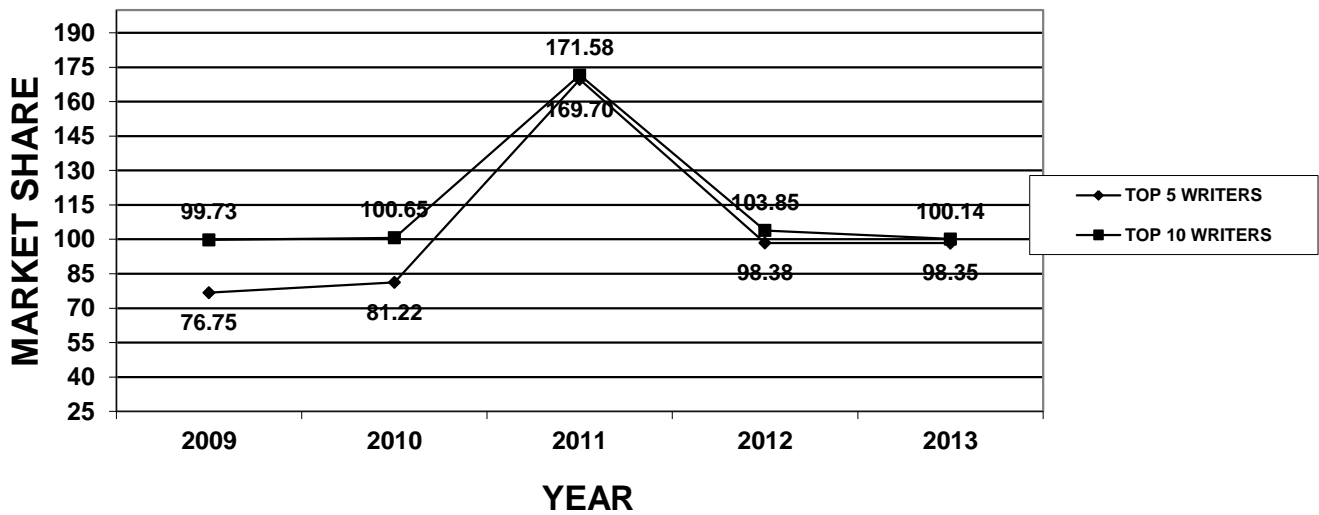


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.**

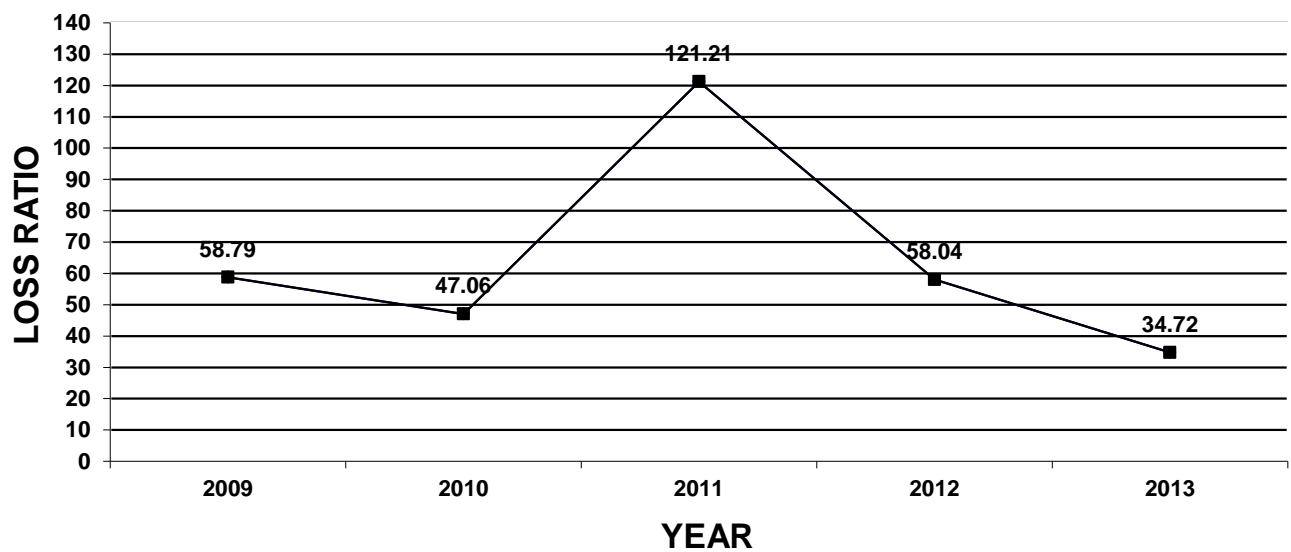
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE NATIONAL INSURANCE COMPANY INC	58.17%	\$8,571,503	\$7,794,264	\$3,250,836	\$3,342,423	42.88%
2	AMERICAN ROAD INSURANCE COMPANY	23.67%	\$3,488,440	\$3,488,440	\$395,869	\$414,068	11.87%
3	ARCH INSURANCE COMPANY	8.86%	\$1,305,456	\$1,134,056	\$485,947	\$569,919	50.25%
4	AMERICAN NATIONAL PROPERTY & CASUALTY CON	3.88%	\$572,444	\$542,262	\$213,833	\$198,775	36.66%
5	OLD UNITED CASUALTY COMPANY	3.76%	\$553,670	\$551,456	\$208,960	\$227,335	41.22%
6	ACE AMERICAN INSURANCE COMPANY	1.12%	\$165,675	\$165,675	\$8,006	\$11,363	6.86%
7	STARR INDEMNITY & LIABILITY COMPANY	0.35%	\$51,958	\$10,715	\$0	\$4,051	37.81%
8	WESCO INSURANCE COMPANY	0.29%	\$42,546	\$42,546	\$6,697	\$7,420	17.44%
9	GREAT AMERICAN ASSURANCE COMPANY	0.02%	\$3,629	\$6,120	-\$9,324	-\$72,780	-1189.22%
10	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$91	\$0	\$364	400.00%
11	QBE INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$944	N/A
12	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	-\$5	-\$5	\$21,824	-\$21,103	422060.00%
13	GREAT AMERICAN INSURANCE COMPANY	-0.07%	-\$9,619	\$15,041	\$11,985	\$110,311	733.40%
14	GREAT AMERICAN INSURANCE COMPANY OF NEW	-0.07%	-\$10,526	-\$10,526	\$0	-\$22,464	213.41%
TOTAL		100.00%	\$14,735,171	\$13,740,135	\$4,594,633	\$4,770,626	34.72%

**MISSOURI CREDIT INSURANCE**  
(Vender/Lenders Single Interest, Collateral Protection, etc.)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

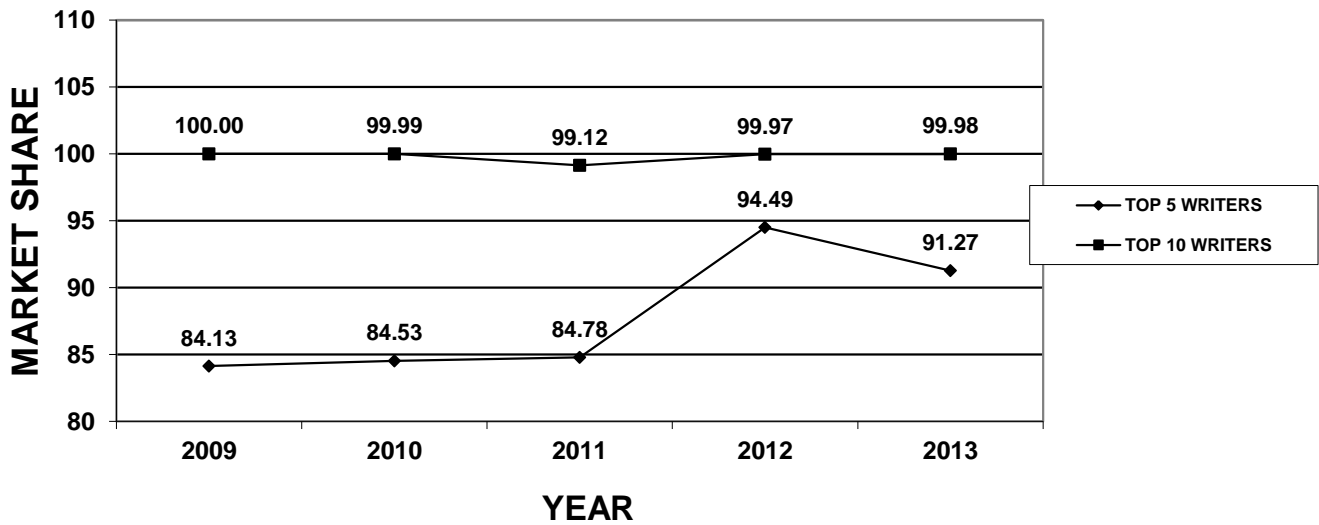


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

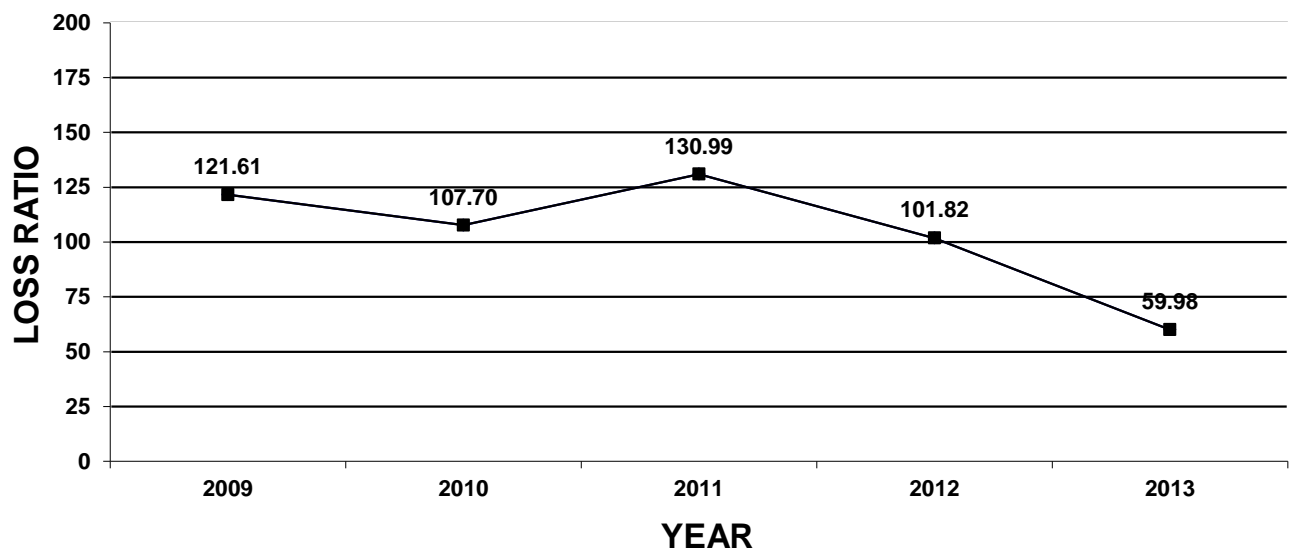
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	37.49%	\$28,995,357	\$19,942,000	\$12,767,740	\$7,573,971	37.98%
2	MORTGAGE GUARANTY INSURANCE CORPORATION	20.70%	\$16,011,596	\$15,716,230	\$21,188,776	\$12,460,810	79.29%
3	RADIAN GUARANTY INC	17.34%	\$13,406,678	\$11,628,384	\$16,392,923	\$7,492,042	64.43%
4	GENWORTH MORTGAGE INSURANCE CORPORATION	11.25%	\$8,703,324	\$9,081,001	\$12,160,780	\$9,323,429	102.67%
5	ESSENT GUARANTY INC	4.49%	\$3,468,832	\$2,111,481	\$70,244	\$82,844	3.92%
6	GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORP	3.77%	\$2,913,207	\$2,675,882	\$16,145	\$114,527	4.28%
7	ARCH MORTGAGE INSURANCE COMPANY	2.77%	\$2,139,039	\$2,127,827	\$1,512,107	\$1,481,370	69.62%
8	MGIC INDEMNITY CORPORATION	1.48%	\$1,144,738	\$863,418	\$0	\$23,931	2.77%
9	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	0.49%	\$375,157	\$340,559	\$44,863	\$93,973	27.59%
10	GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORP	0.21%	\$164,137	\$226,633	\$51,213	\$177,600	78.36%
11	ARCH MORTGAGE GUARANTY COMPANY	0.02%	\$15,422	\$20,431	\$0	\$0	0.00%
	TOTAL	100.00%	\$77,337,487	\$64,733,846	\$64,204,791	\$38,824,497	59.98%

## MISSOURI MORTGAGE GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

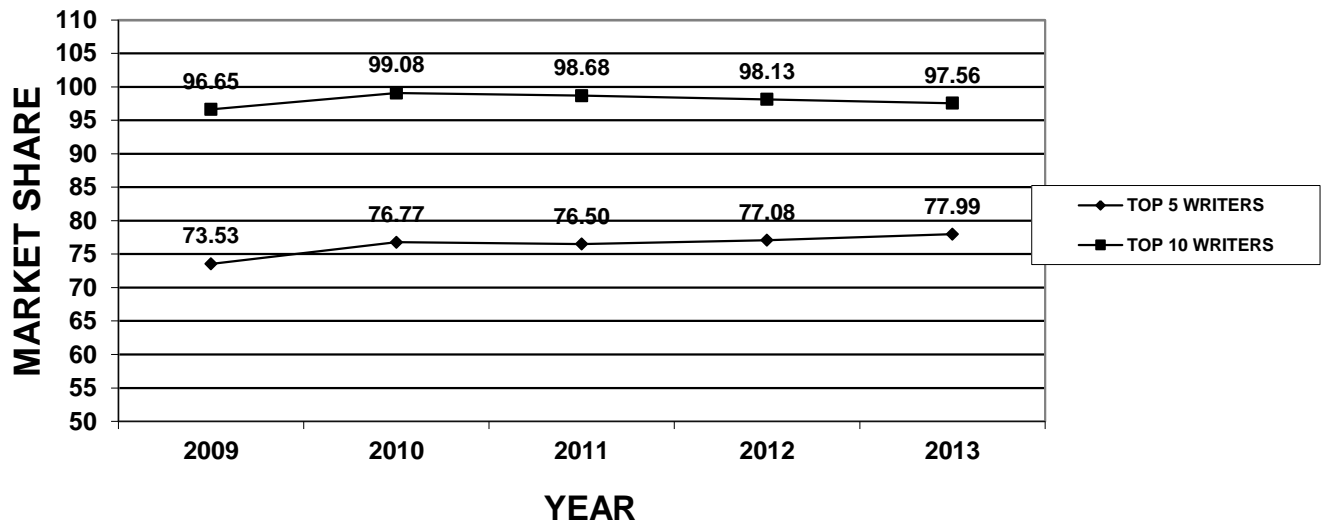


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - TITLE**

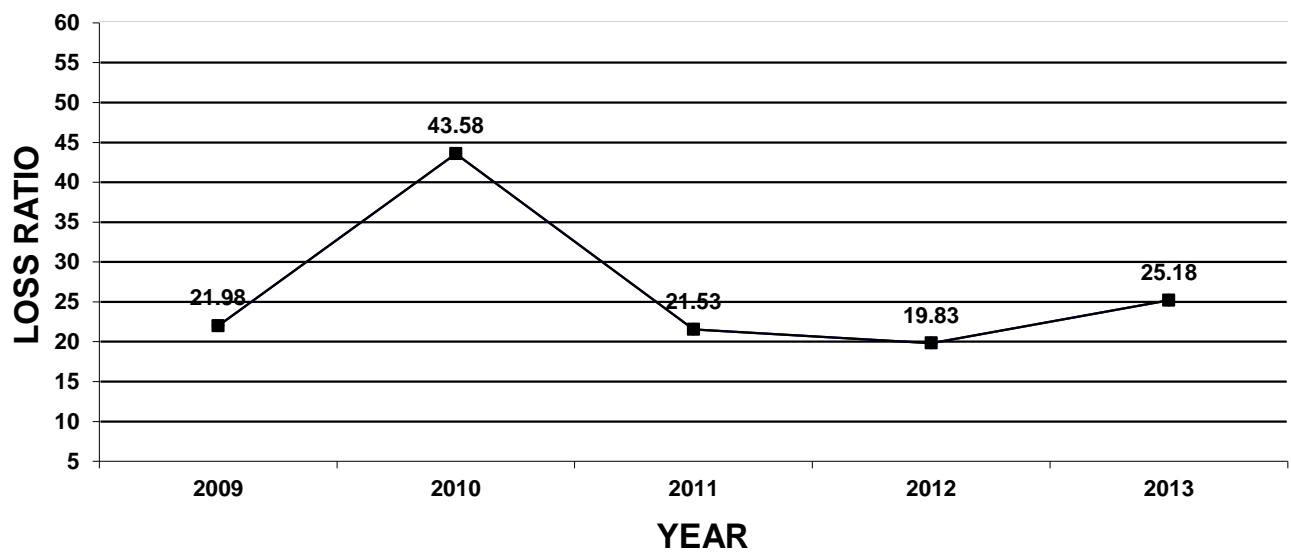
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIRST AMERICAN TITLE INSURANCE COMPANY	26.09%	\$12,649,970	\$12,515,883	\$1,849,192	\$2,908,337	23.24%
2	OLD REPUBLIC NATIONAL TITLE INSURANCE COMP	20.58%	\$9,978,028	\$9,902,504	\$1,103,408	\$1,617,220	16.33%
3	CHICAGO TITLE INSURANCE COMPANY	13.94%	\$6,757,748	\$7,173,854	\$2,185,622	\$3,148,345	43.89%
4	AGENTS NATIONAL TITLE INSURANCE COMPANY	9.84%	\$4,769,743	\$4,315,978	\$238,624	\$252,074	5.84%
5	FIDELITY NATIONAL TITLE INSURANCE CO	7.54%	\$3,655,722	\$3,722,199	\$2,370,049	\$2,389,189	64.19%
6	STEWART TITLE GUARANTY COMPANY	5.98%	\$2,897,902	\$3,137,454	\$774,617	\$1,074,610	34.25%
7	ALLIANT NATIONAL TITLE INSURANCE COMPANY	5.49%	\$2,660,730	\$2,612,802	\$281,778	\$115,931	4.44%
8	COMMONWEALTH LAND TITLE INSURANCE COMPAN	3.53%	\$1,711,728	\$1,729,347	\$748,504	\$602,872	34.86%
9	NATIONAL TITLE INSURANCE OF NEW YORK INC	2.37%	\$1,147,475	\$1,090,424	\$0	\$27,423	2.51%
10	WESTCOR LAND TITLE INSURANCE COMPANY	2.21%	\$1,069,295	\$1,001,664	\$10,500	\$31,275	3.12%
11	AMERICAN GUARANTY TITLE INSURANCE COMPAN\	1.38%	\$670,278	\$610,483	\$5,427	-\$4,047	-0.66%
12	WFG NATIONAL TITLE INSURANCE COMPANY	0.88%	\$427,472	\$383,254	\$1,117	\$4,743	1.24%
13	INVESTORS TITLE INSURANCE COMPANY	0.15%	\$74,124	\$74,733	\$1,112	-\$1,715	-2.29%
14	PREMIER LAND TITLE INSURANCE COMPANY	0.02%	\$9,944	\$10,241	\$0	\$0	0.00%
15	ENTITLE INSURANCE COMPANY	0.00%	\$635	\$7,657	-\$9,000	-\$9,000	-117.54%
16	UNITED GENERAL TITLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
	TOTAL	100.00%	\$48,480,794	\$48,288,477	\$9,560,950	\$12,157,259	25.18%

## MISSOURI TITLE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	28.00%	\$25,466,773	\$25,097,987	\$12,609,288	\$8,212,431	32.72%
2	TRAVELERS CASUALTY AND SURETY COMPANY OF	18.43%	\$16,765,277	\$14,964,408	\$3,841,638	\$4,462,652	29.82%
3	CONTINENTAL CASUALTY COMPANY	10.70%	\$9,734,639	\$9,681,335	\$5,477,898	\$10,017,168	103.47%
4	XL SPECIALTY INSURANCE COMPANY	6.10%	\$5,548,451	\$7,267,447	\$1,242,591	\$378,030	5.20%
5	AXIS INSURANCE COMPANY	5.22%	\$4,751,542	\$4,572,589	\$0	\$3,463,215	75.74%
6	EXECUTIVE RISK INDEMNITY INC	3.77%	\$3,428,749	\$3,463,147	\$1,000,345	-\$95,311	-2.75%
7	U S SPECIALTY INSURANCE COMPANY	3.65%	\$3,316,114	\$2,187,705	\$248,253	-\$96,477	-4.41%
8	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	3.56%	\$3,236,254	\$2,214,487	\$26,000	\$8,621	0.39%
9	GREAT AMERICAN INSURANCE COMPANY	3.27%	\$2,976,967	\$2,906,210	\$4,906,798	\$285,590	9.83%
10	ARCH INSURANCE COMPANY	2.56%	\$2,332,715	\$2,353,741	\$0	\$0	0.00%
11	UNITED STATES LIABILITY INSURANCE COMPANY	2.56%	\$2,328,981	\$2,196,879	\$433,352	\$743,754	33.86%
12	WESTPORT INSURANCE CORPORATION	2.39%	\$2,177,267	\$2,399,770	\$620,234	\$1,116,368	46.52%
13	STARR INDEMNITY & LIABILITY COMPANY	2.11%	\$1,919,298	\$1,854,211	\$0	\$463,003	24.97%
14	ATLANTIC SPECIALTY INSURANCE COMPANY	1.51%	\$1,375,893	\$1,350,245	\$20,723	\$440,503	32.62%
15	GREENWICH INSURANCE COMPANY	0.97%	\$885,562	\$754,696	\$6,301	-\$291,059	-38.57%
16	HUDSON INSURANCE COMPANY	0.60%	\$543,176	\$781,343	\$277,000	-\$369,369	-47.27%
17	OLD REPUBLIC INSURANCE COMPANY	0.60%	\$542,575	\$552,895	\$0	-\$318,969	-57.69%
18	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.56%	\$508,670	\$301,811	\$742,585	\$1,096,069	363.16%
19	TRAVELERS PROPERTY CASUALTY COMPANY OF A	0.50%	\$458,036	\$467,029	\$30,000	-\$88,613	-18.97%
20	CAMICO MUTUAL INSURANCE COMPANY	0.47%	\$425,143	\$426,051	\$107,235	\$80,163	18.82%
21	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.45%	\$409,230	\$335,857	\$0	\$1,365,364	406.53%
22	STARNET INSURANCE COMPANY	0.35%	\$314,175	\$177,103	\$814	\$15,681	8.85%
23	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.25%	\$229,992	\$210,723	\$394,948	\$357,095	169.46%
24	STATE NATIONAL INSURANCE COMPANY INC	0.22%	\$199,949	\$189,454	\$21,891	-\$515,291	-271.99%
25	TRAVELERS INDEMNITY COMPANY	0.17%	\$153,326	\$286,882	\$180,517	-\$166,672	-58.10%
26	STATE FARM FIRE AND CASUALTY COMPANY	0.15%	\$140,646	\$141,956	\$600	-\$568	-0.40%
27	CHARTER OAK FIRE INSURANCE CO THE	0.15%	\$135,006	\$141,488	\$277,000	-\$20,058	-14.18%
28	LIBERTY MUTUAL INSURANCE COMPANY	0.13%	\$119,999	\$551,337	\$0	\$0	0.00%
29	ONEBEACON INSURANCE COMPANY	0.09%	\$82,252	\$83,554	\$0	-\$105,470	-126.23%
30	FIRST SPECIALTY INSURANCE CORPORATION	0.09%	\$79,297	\$33,464	\$45,000	-\$71,119	-212.52%
31	WESTERN SURETY COMPANY	0.08%	\$74,270	\$71,165	\$14,146	\$14,145	19.88%
32	TRAVELERS CASUALTY AND SURETY COMPANY	0.07%	\$65,654	\$66,736	\$0	-\$8,314	-12.46%
33	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	\$57,887	\$57,353	\$0	-\$179,134	-312.34%
34	ST PAUL GUARDIAN INSURANCE COMPANY	0.06%	\$53,081	\$50,334	\$0	-\$23,094	-45.88%
35	TRANSPORTATION INSURANCE COMPANY	0.05%	\$43,434	\$28,254	\$0	\$0	0.00%
36	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.04%	\$39,223	\$54,714	\$0	-\$12,916	-23.61%
37	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.04%	\$35,865	\$35,578	\$0	\$0	0.00%
38	VALLEY FORGE INSURANCE COMPANY	0.03%	\$31,363	\$31,346	\$0	\$0	0.00%
39	NATIONAL FIRE INSURANCE COMPANY OF HARTFOI	0.03%	\$23,594	\$13,987	\$0	\$0	0.00%
40	MARKEL INSURANCE COMPANY	0.02%	\$16,212	\$15,438	\$0	-\$2,240	-14.51%
41	LIBERTY INSURANCE CORPORATION	0.01%	\$9,660	\$6,044	\$0	\$0	0.00%
42	LM INSURANCE CORPORATION	0.01%	\$6,330	\$4,952	\$0	\$0	0.00%
43	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.01%	\$5,058	\$12,523	\$0	\$0	0.00%
44	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$4,034	\$2,915	\$0	\$0	0.00%
45	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$2,052	\$2,337	\$0	\$0	0.00%
46	AMERICAN CASUALTY COMPANY OF READING PENN	0.00%	\$1,613	\$1,661	\$0	\$0	0.00%
47	VIGILANT INSURANCE COMPANY	0.00%	\$952	\$952	\$0	\$170	17.86%
48	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$13,520	\$41,531	N/A
49	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$2,274,836	\$2,281,736	N/A
50	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$2,689	\$2,689	N/A
51	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
52	AXIS REINSURANCE COMPANY	0.00%	\$0	\$96,176	\$0	-\$199,724	-207.67%
53	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$191,100	N/A
54	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,669	N/A
55	FIDELITY & GUARANTY INSURANCE UNDERWRITER	0.00%	\$0	\$0	\$0	-\$270	N/A
56	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,599	N/A
57	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$225,164	\$21,436	N/A
58	GREAT AMERICAN ALLIANCE INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$2	N/A
59	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20,396	N/A
60	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$35,256	-\$98,712	N/A

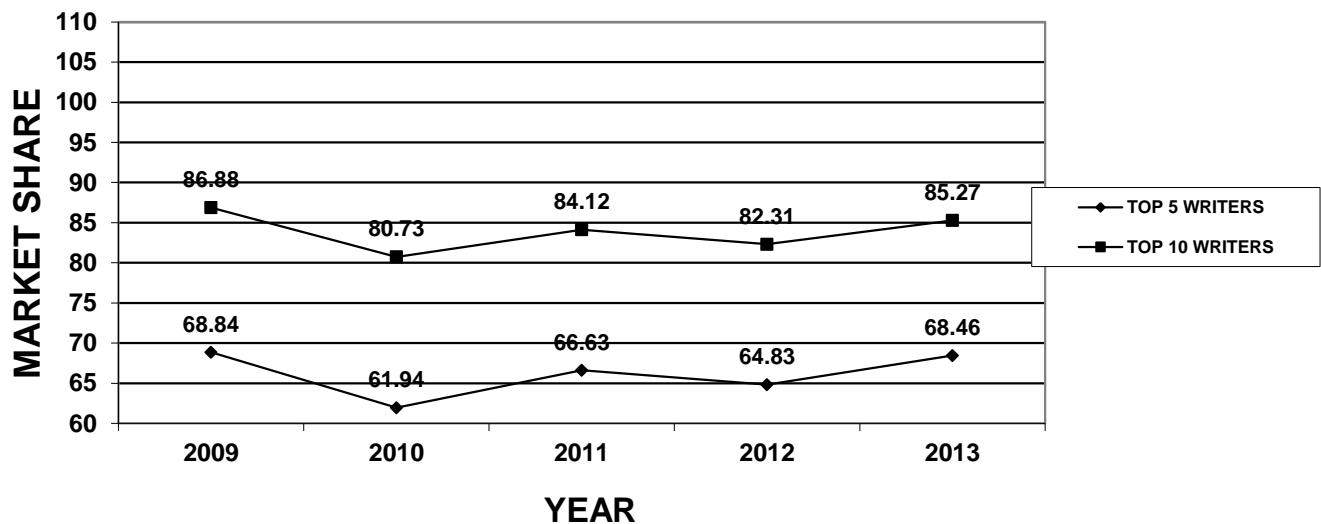


**2013 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)**

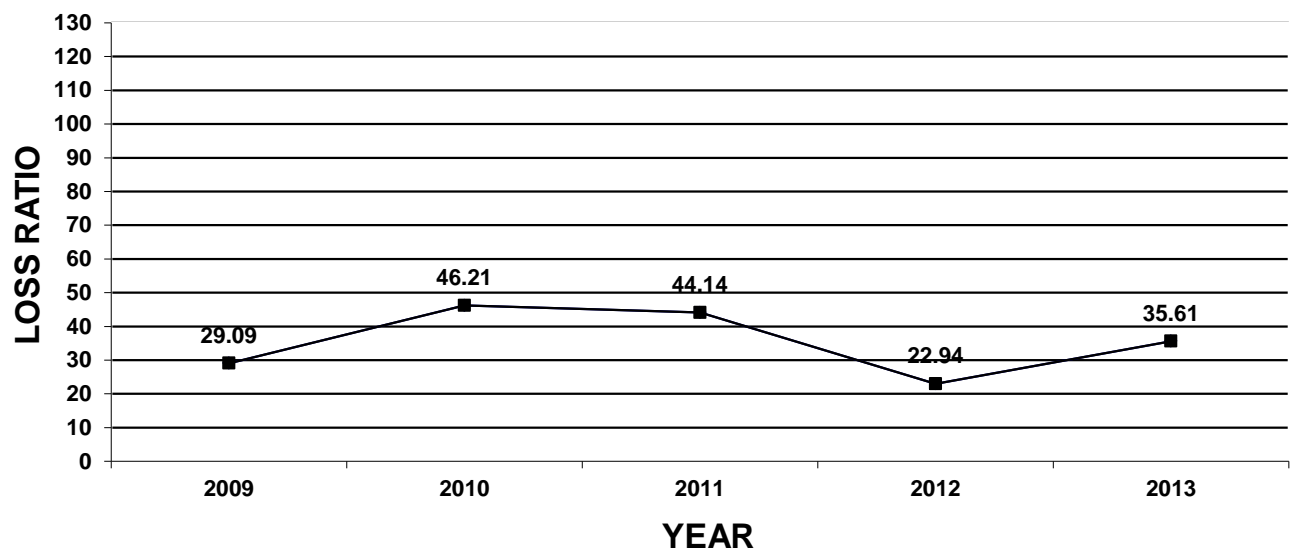
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5,746	N/A
62	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$22,677	\$1,232,827	\$761,272	3357.02%
63	PROGRESSIVE NORTHWESTERN INSURANCE COMF	0.00%	\$0	\$0	\$103,303	\$81,092	N/A
64	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$317	\$0	-\$6,021	-1899.37%
65	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
66	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$719	N/A
67	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$2,387	N/A
68	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$629	\$3,650	\$0	\$0	0.00%
69	NATIONAL SPECIALTY INSURANCE COMPANY	-0.03%	-\$25,088	\$30,693	\$0	\$0	0.00%
70	ST PAUL MERCURY INSURANCE COMPANY	-0.08%	-\$75,482	\$1,492,476	\$979,256	-\$752,641	-50.43%
TOTAL		100.00%	\$90,955,037	\$90,048,082	\$37,392,008	\$32,064,122	35.61%

**MISSOURI PROFESSIONAL LIABILITY INSURANCE**  
**(Excluding Lawyers Malpractice & Real Estate Malpractice)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

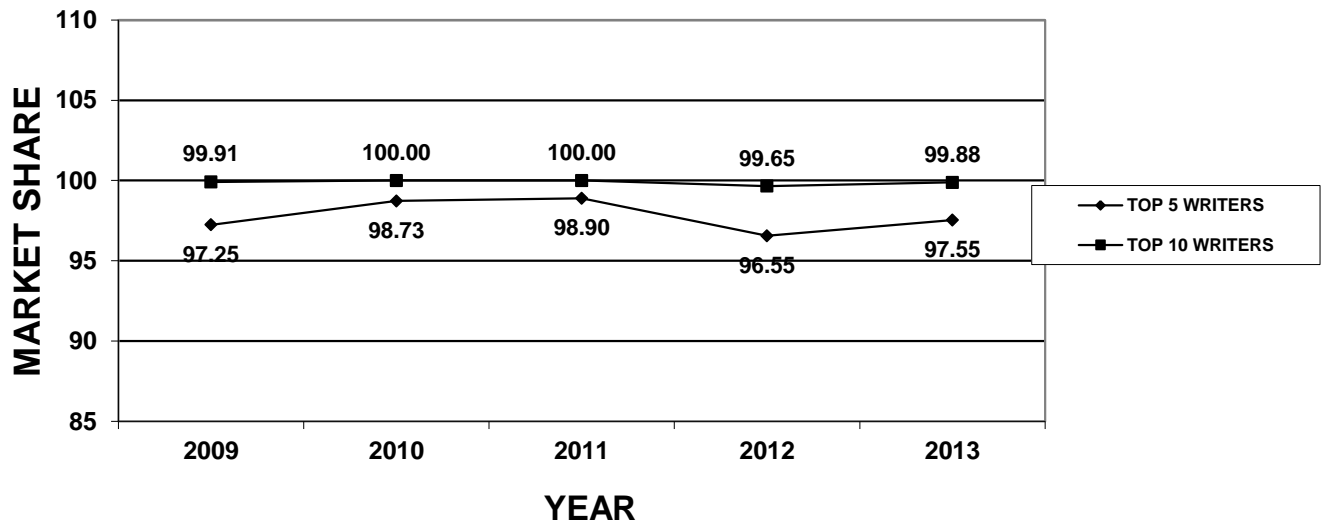


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

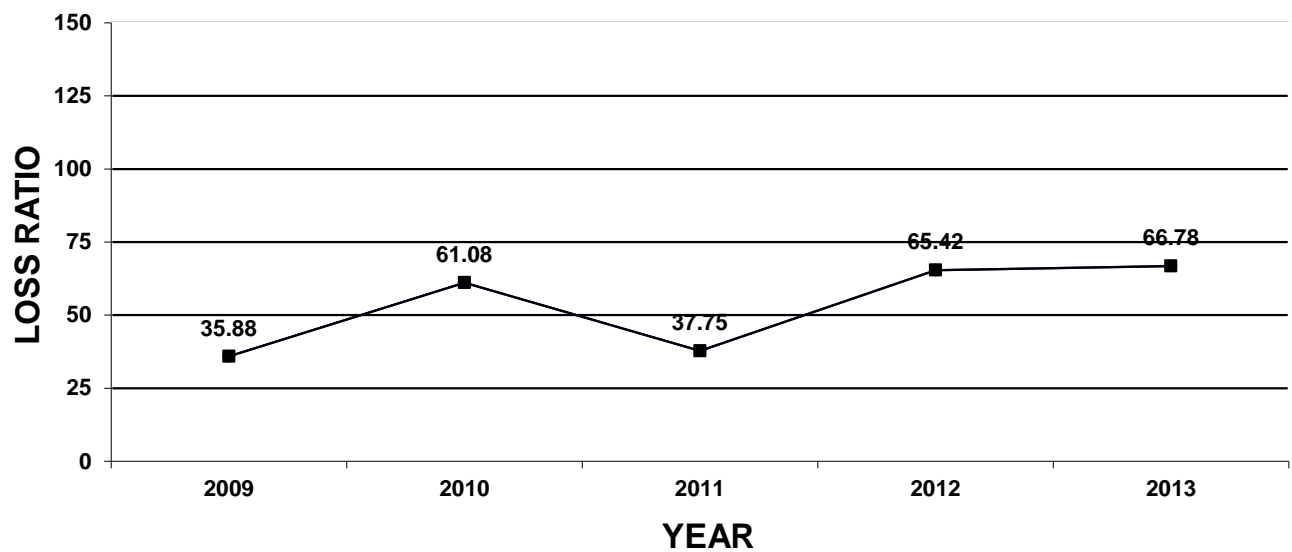
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE COMPANY THE	70.61%	\$11,236,386	\$10,776,732	\$9,739,963	\$5,908,228	54.82%
2	CONTINENTAL CASUALTY COMPANY	20.15%	\$3,206,424	\$3,134,693	\$3,260,394	\$2,897,993	92.45%
3	ATLANTIC SPECIALTY INSURANCE COMPANY	4.17%	\$663,581	\$660,334	\$0	\$233,334	35.34%
4	TWIN CITY FIRE INSURANCE COMPANY	1.47%	\$233,719	\$236,450	\$0	-\$14	-0.01%
5	CAROLINA CASUALTY INSURANCE COMPANY	1.15%	\$183,614	\$167,688	\$43,301	-\$36,564	-21.80%
6	AXIS INSURANCE COMPANY	0.86%	\$136,640	\$87,186	\$18,990	\$170,838	195.95%
7	TRAVELERS CASUALTY AND SURETY COMPANY OF	0.81%	\$129,236	\$114,506	\$72,210	\$25,000	21.83%
8	WESTPORT INSURANCE CORPORATION	0.41%	\$65,130	\$71,786	\$0	\$33,395	46.52%
9	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$21,000	\$21,399	\$0	-\$71,403	-333.67%
10	GREENWICH INSURANCE COMPANY	0.13%	\$20,122	\$19,878	\$0	-\$7,800	-39.24%
11	MEDMARC CASUALTY INSURANCE COMPANY	0.06%	\$9,026	\$12,197	\$0	\$9,025	73.99%
12	SENTINEL INSURANCE COMPANY LTD	0.04%	\$6,425	\$5,037	\$0	\$0	0.00%
13	HARTFORD CASUALTY INSURANCE CO	0.02%	\$3,043	\$2,222	\$0	\$0	0.00%
14	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$350	N/A
15	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$122,566	N/A
16	GREAT AMERICAN INSURANCE COMPANY OF NEW \	0.00%	\$0	\$0	\$1,050,000	\$930,539	N/A
17	NCMIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$704	N/A
18	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$256,114	N/A
19	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$250,817	-\$2,085	N/A
20	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$1,000	N/A
TOTAL		100.00%	\$15,914,346	\$15,310,108	\$14,435,675	\$10,223,980	66.78%

## MISSOURI LAWYERS MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

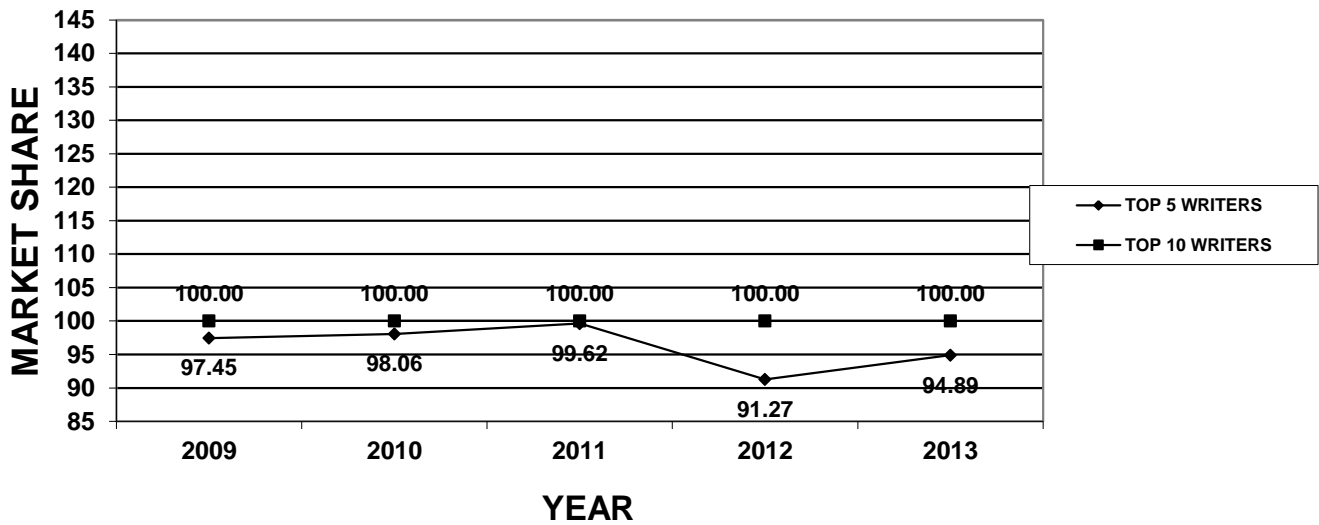


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

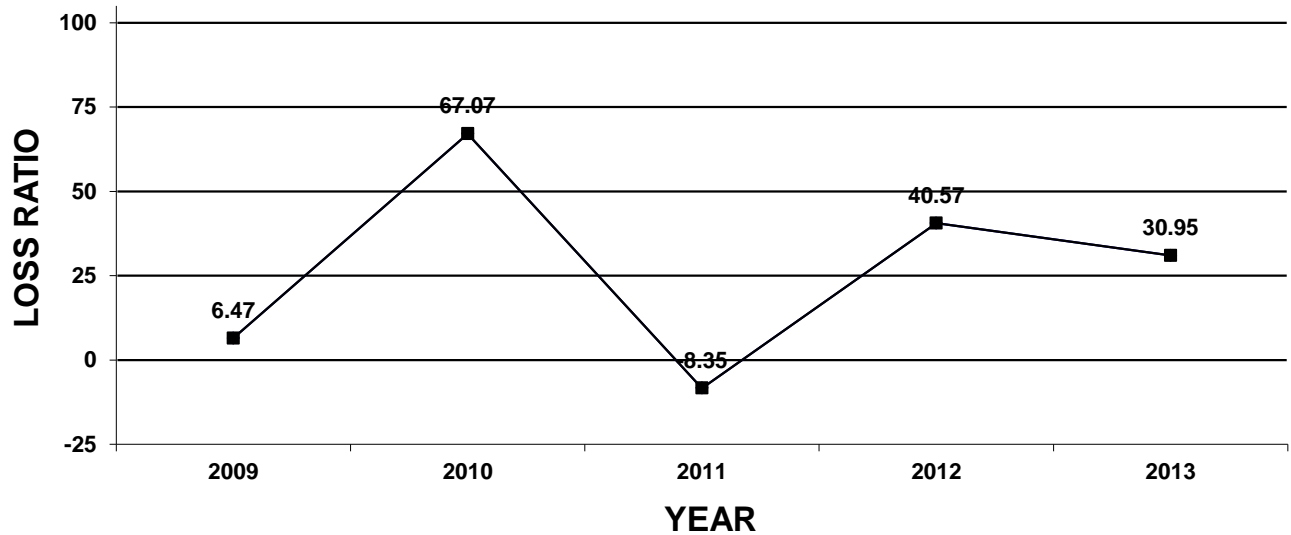
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	60.65%	\$1,096,968	\$1,006,200	\$202,700	\$318,453	31.65%
2	TRAVELERS CASUALTY AND SURETY COMPANY OF	14.81%	\$267,893	\$296,442	\$234,722	\$226,222	76.31%
3	TWIN CITY FIRE INSURANCE COMPANY	8.24%	\$149,034	\$138,278	\$41,500	\$48,446	35.04%
4	CAROLINA CASUALTY INSURANCE COMPANY	6.14%	\$110,994	\$72,275	\$360,185	-\$15,759	-21.80%
5	UNITED STATES LIABILITY INSURANCE COMPANY	5.05%	\$91,304	\$82,888	\$0	\$0	0.00%
6	GREENWICH INSURANCE COMPANY	4.86%	\$87,875	\$82,714	\$22,500	-\$65,522	-79.22%
7	WESTPORT INSURANCE CORPORATION	0.20%	\$3,678	\$4,054	\$0	\$1,886	46.52%
8	ATLANTIC SPECIALTY INSURANCE COMPANY	0.05%	\$941	\$83,665	\$0	\$18,089	21.62%
9	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
10	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$292	\$59,995	\$22,372	7661.64%
11	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	-\$7,385	-\$7,385	N/A
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$1,808,687</b>	<b>\$1,766,808</b>	<b>\$914,217</b>	<b>\$546,797</b>	<b>30.95%</b>

## MISSOURI REAL ESTATE MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

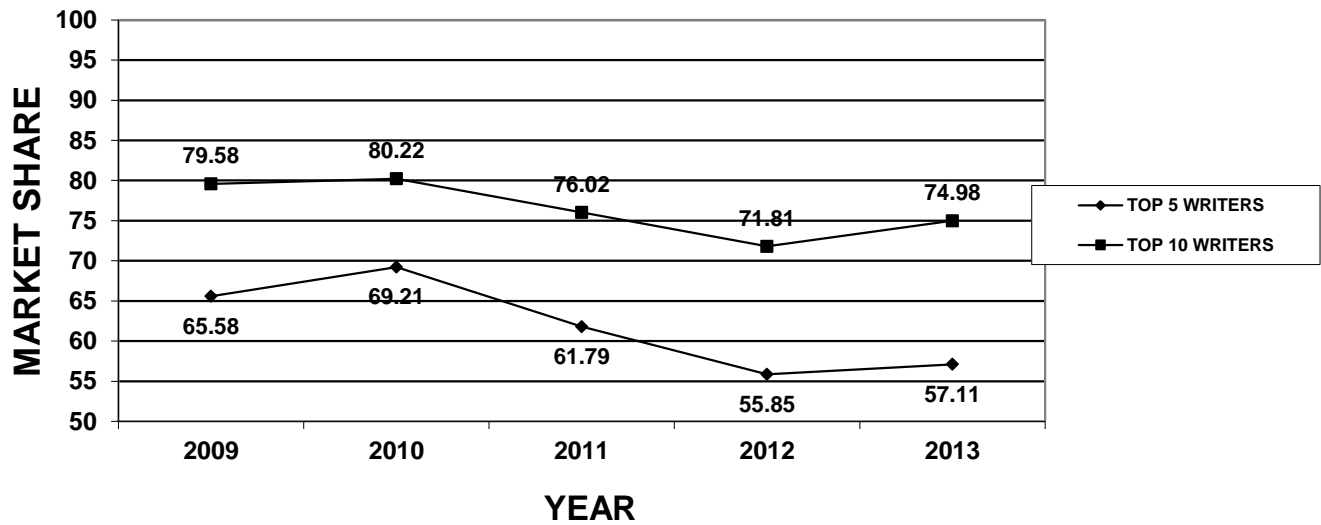


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - UMBRELLA**

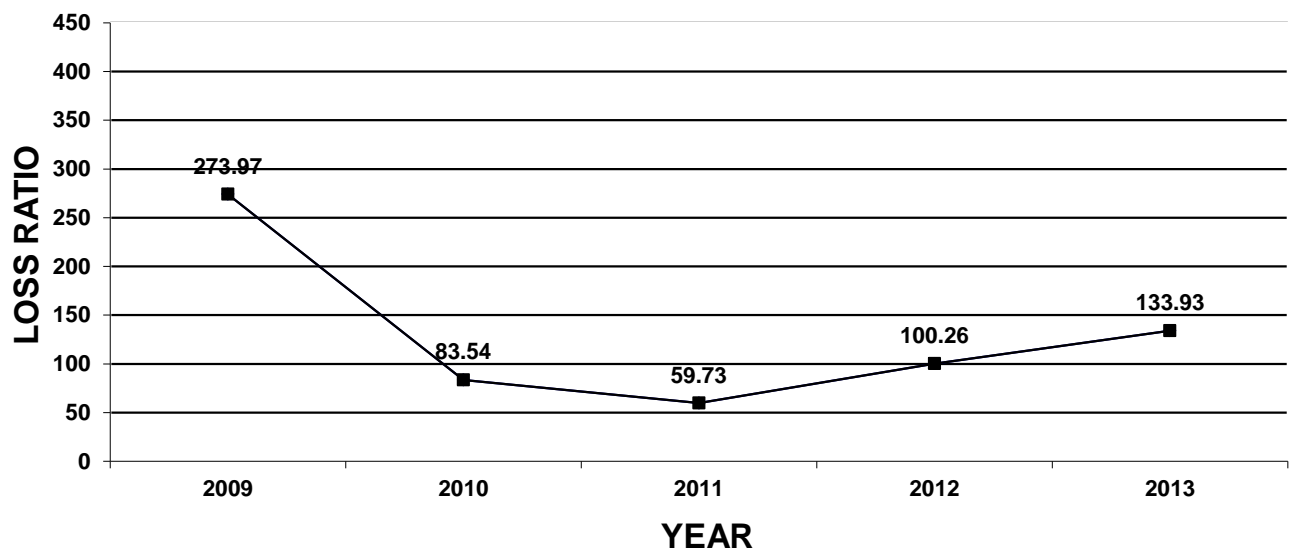
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	16.76%	\$8,729,103	\$5,295,532	\$26,735,395	\$21,352,679	403.22%
2	FEDERAL INSURANCE COMPANY	15.30%	\$7,966,720	\$8,029,676	\$0	\$1,059,577	13.20%
3	CONTINENTAL CASUALTY COMPANY	11.61%	\$6,044,484	\$5,813,242	\$0	-\$2	0.00%
4	STARR INDEMNITY & LIABILITY COMPANY	7.11%	\$3,705,506	\$3,198,274	\$0	\$924,206	28.90%
5	FIRST SPECIALTY INSURANCE CORPORATION	6.33%	\$3,297,951	\$2,636,027	\$1,002,213	\$2,565,306	97.32%
6	HARTFORD CASUALTY INSURANCE CO	4.61%	\$2,398,732	\$2,483,645	\$1,133,250	-\$1,075,910	-43.32%
7	LIBERTY INSURANCE CORPORATION	3.71%	\$1,933,589	\$2,353,181	\$0	\$1,607,181	68.30%
8	AUTO OWNERS INSURANCE COMPANY	3.31%	\$1,724,282	\$1,685,346	\$2,400,000	\$2,094,157	124.26%
9	FEDERATED MUTUAL INSURANCE COMPANY	3.21%	\$1,674,228	\$1,468,228	\$891	\$129,944	8.85%
10	OHIO CASUALTY INSURANCE COMPANY	3.03%	\$1,578,364	\$1,225,504	\$0	\$0	0.00%
11	FEDERATED SERVICE INSURANCE COMPANY	2.50%	\$1,299,439	\$1,288,948	\$0	\$2,204,883	171.06%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.36%	\$1,228,421	\$1,222,272	\$0	\$962,317	78.73%
13	LIBERTY MUTUAL INSURANCE COMPANY	1.96%	\$1,018,939	\$937,956	\$414,565	\$168,033	17.91%
14	OWNERS INSURANCE COMPANY	1.63%	\$849,338	\$795,568	\$0	\$23,970	3.01%
15	XL SPECIALTY INSURANCE COMPANY	1.62%	\$842,155	\$879,162	\$0	\$676,248	76.92%
16	TWIN CITY FIRE INSURANCE COMPANY	1.58%	\$824,737	\$724,640	\$44,982	\$177,713	24.52%
17	SENTINEL INSURANCE COMPANY LTD	1.33%	\$691,538	\$657,781	\$0	\$62,272	9.47%
18	SELECTIVE INSURANCE COMPANY OF SOUTH CAROI	1.04%	\$543,253	\$574,246	\$0	\$174,757	30.43%
19	COLUMBIA NATIONAL INSURANCE COMPANY	1.01%	\$528,394	\$517,102	\$0	-\$11,554	-2.23%
20	AMERICAN NATIONAL PROPERTY & CASUALTY COMI	0.95%	\$496,876	\$502,841	\$44,668	\$44,607	8.87%
21	NEW HAMPSHIRE INSURANCE COMPANY	0.94%	\$491,566	\$400,172	\$0	\$90,167	22.53%
22	PHARMACISTS MUTUAL INSURANCE COMPANY	0.83%	\$430,965	\$395,383	\$0	\$117,848	29.81%
23	TRANSPORTATION INSURANCE COMPANY	0.82%	\$427,268	\$398,613	\$0	\$0	0.00%
24	SELECTIVE INSURANCE COMPANY OF AMERICA	0.75%	\$391,122	\$293,808	\$0	\$73,622	25.06%
25	SELECTIVE INSURANCE COMPANY OF THE SOUTHEA	0.70%	\$363,358	\$318,147	\$750,000	\$7,979,911	2508.25%
26	UNITED STATES LIABILITY INSURANCE COMPANY	0.69%	\$357,725	\$349,697	\$0	\$6	0.00%
27	MARKEL INSURANCE COMPANY	0.62%	\$324,930	\$257,740	\$0	-\$190,359	-73.86%
28	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.61%	\$318,141	\$307,769	\$0	\$376,630	122.37%
29	ARCH INSURANCE COMPANY	0.58%	\$301,251	\$303,966	\$0	\$0	0.00%
30	GRANITE STATE INSURANCE COMPANY	0.52%	\$269,567	\$103,243	\$0	\$300,929	291.48%
31	AXIS INSURANCE COMPANY	0.43%	\$222,595	\$224,751	\$0	-\$36,251	-16.13%
32	SAVERS PROPERTY & CASUALTY INSURANCE COMP	0.37%	\$193,131	\$128,152	\$0	\$1	0.00%
33	HARTFORD FIRE INSURANCE COMPANY	0.31%	\$159,416	\$150,100	\$0	\$22,300	14.86%
34	XL INSURANCE AMERICA INC	0.19%	\$99,508	\$47,526	\$0	-\$337,514	-710.17%
35	GREENWICH INSURANCE COMPANY	0.19%	\$96,663	\$96,213	\$0	-\$47,658	-49.53%
36	HUDSON INSURANCE COMPANY	0.17%	\$88,231	\$77,902	\$0	\$20,059	25.75%
37	NATIONAL FIRE INSURANCE COMPANY OF HARTFOR	0.08%	\$39,630	\$40,472	\$0	\$0	0.00%
38	STAR INSURANCE COMPANY	0.06%	\$31,914	\$21,963	\$0	\$0	0.00%
39	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.04%	\$23,290	\$125,580	\$0	-\$278,634	-221.88%
40	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$15,613	\$15,613	\$0	\$13,597	87.09%
41	AMERICAN CASUALTY COMPANY OF READING PENN:	0.03%	\$15,058	\$28,304	\$0	\$0	0.00%
42	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$13,414	\$13,033	\$0	\$312	2.39%
43	COLUMBIA MUTUAL INSURANCE COMPANY	0.02%	\$10,735	\$13,883	\$0	\$0	0.00%
44	WESTPORT INSURANCE CORPORATION	0.01%	\$7,793	\$9,309	\$0	\$1,018,507	10941.10%
45	WEST AMERICAN INSURANCE COMPANY	0.01%	\$4,438	\$4,550	\$0	\$0	0.00%
46	PROPERTY & CASUALTY INSURANCE COMPANY OF I	0.01%	\$3,050	\$3,050	\$0	-\$100	-3.28%
47	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00%	\$2,543	\$3,319	\$0	-\$299	-9.01%
48	VALLEY FORGE INSURANCE COMPANY	0.00%	\$1,785	\$7,424	\$0	\$1,000	13.47%
49	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$484	\$3,086	\$2,500	-\$913	-29.59%
50	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$238	\$238	\$0	-\$240	-100.84%
51	AIG PROPERTY CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
52	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$914,613	\$6,478	N/A
53	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$2,946,835	\$19,909,947	N/A
54	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	-\$376	\$0	-\$30,107	8007.18%
55	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$322	N/A
56	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	\$0	\$0	\$0	\$17	N/A
57	LM INSURANCE CORPORATION	0.00%	\$0	-\$5,227	\$0	\$115,703	-2213.56%
58	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,954	N/A
59	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$78	N/A
60	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	-\$5,344	\$0	-\$32,734	612.54%
61	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	-\$9,943	\$0	-\$66,744	671.27%
TOTAL		100.00%	\$52,081,471	\$46,411,287	\$36,389,912	\$62,156,511	133.93%

## MISSOURI UMBRELLA INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



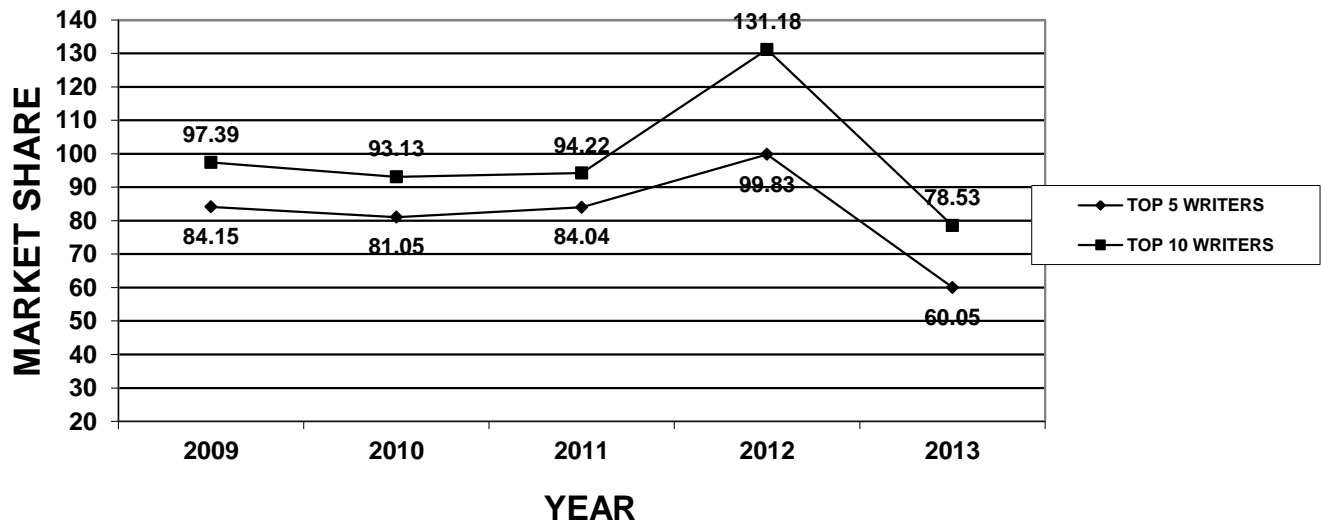


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

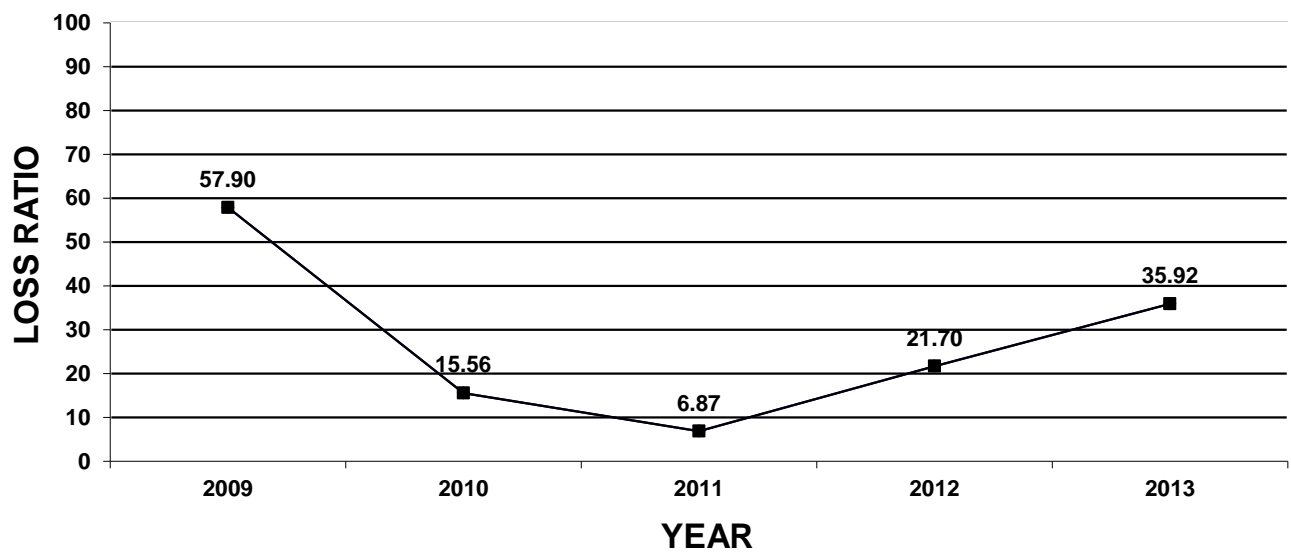
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BCS INSURANCE COMPANY	17.01%	\$1,001,484	\$1,083,303	\$0	\$1,209,830	111.68%
2	COFACE NORTH AMERICA INSURANCE COMPANY	13.66%	\$804,107	\$811,033	\$134,084	\$186,983	23.05%
3	COURTESY INSURANCE COMPANY	12.57%	\$740,429	\$890,414	\$334,015	\$338,365	38.00%
4	AMERICAN NATIONAL PROPERTY & CASUALTY COMI	12.00%	\$706,607	\$238,672	\$162,357	\$282,639	118.42%
5	OHIO INDEMNITY COMPANY	4.82%	\$283,615	\$421,500	\$52,044	\$54,469	12.92%
6	STONEBRIDGE CASUALTY INSURANCE COMPANY	3.93%	\$231,226	\$220,485	\$32,836	\$51,476	23.35%
7	U S SPECIALTY INSURANCE COMPANY	3.84%	\$226,090	-\$226,034	\$0	-\$46,136	20.41%
8	ACE AMERICAN INSURANCE COMPANY	3.70%	\$217,915	\$217,915	\$18,627	\$29,162	13.38%
9	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	3.54%	\$208,583	\$208,873	\$16,863	\$18,581	8.90%
10	WESTPORT INSURANCE CORPORATION	3.47%	\$204,524	\$464,401	\$225,171	\$332,382	71.57%
11	ESURANCE PROPERTY & CASUALTY INSURANCE CO	3.05%	\$179,745	\$179,745	\$0	\$0	0.00%
12	ST PAUL FIRE & MARINE INSURANCE COMPANY	2.51%	\$147,887	\$142,442	\$2,113	\$10,466	7.35%
13	YOUNG AMERICA INSURANCE COMPANY	2.37%	\$139,646	\$139,646	\$0	\$0	0.00%
14	ALLSTATE PROPERTY & CASUALTY INSURANCE COM	1.92%	\$113,201	\$123,114	\$0	\$0	0.00%
15	INDEPENDENCE AMERICAN INSURANCE COMPANY	1.82%	\$107,108	\$101,373	\$73,499	\$85,609	84.45%
16	ARAG INSURANCE COMPANY	1.64%	\$96,706	\$96,609	\$19,434	\$15,911	16.47%
17	RVI AMERICA INSURANCE COMPANY	1.46%	\$85,954	\$13,911	\$0	\$0	0.00%
18	AVEMCO INSURANCE COMPANY	1.12%	\$65,936	\$71,259	\$0	-\$23,014	-32.30%
19	GRAY INSURANCE COMPANY THE	1.05%	\$61,794	\$61,794	\$0	\$0	0.00%
20	GREENWICH INSURANCE COMPANY	0.91%	\$53,551	\$40,217	\$0	\$33,885	84.26%
21	EXCESS SHARE INSURANCE CORPORATION	0.74%	\$43,602	\$43,602	\$0	\$0	0.00%
22	ILLINOIS NATIONAL INSURANCE COMPANY	0.68%	\$40,304	\$14,478	\$0	-\$21,019	-145.18%
23	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.45%	\$26,763	\$26,763	\$500	\$73	0.27%
24	AMERICAN RELIABLE INSURANCE COMPANY	0.41%	\$24,238	\$23,959	\$10,472	\$11,548	48.20%
25	ESURANCE INSURANCE COMPANY	0.29%	\$17,190	\$17,190	\$0	\$0	0.00%
26	CRANBROOK INSURANCE COMPANY	0.22%	\$13,132	\$13,433	\$3,707	\$8,336	62.06%
27	ALLSTATE INDEMNITY COMPANY	0.22%	\$12,821	\$13,439	\$0	\$0	0.00%
28	ALLSTATE INSURANCE COMPANY	0.17%	\$10,247	\$10,603	\$0	\$0	0.00%
29	QBE INSURANCE CORPORATION	0.17%	\$10,000	\$3,293	\$3,088	\$3,788	115.03%
30	ALLSTATE VEHICLE AND PROPERTY INSURANCE CO	0.11%	\$6,232	\$4,279	\$0	\$0	0.00%
31	CENTURION CASUALTY COMPANY	0.08%	\$4,737	\$4,737	\$0	\$0	0.00%
32	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$2,302	\$1,849	\$0	\$0	0.00%
33	XL INSURANCE AMERICA INC	0.01%	\$837	\$3,673	\$0	-\$80	-2.18%
34	ISMIE MUTUAL INSURANCE COMPANY	0.00%	\$170	\$170	\$0	\$34	20.00%
35	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1	\$1	\$1	\$0	0.00%
36	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,559	N/A
37	GEICO INDEMNITY COMPANY	0.00%	\$0	\$1	\$1	\$1	100.00%
38	NORTH AMERICAN SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$26,448	-\$365,656	N/A
39	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$639,869	\$0	\$0	0.00%
40	GEICO GENERAL INS CO	0.00%	-\$1	-\$1	\$1	\$1	-100.00%
TOTAL		100.00%	\$5,888,683	\$6,122,010	\$1,115,261	\$2,199,075	35.92%

## MISSOURI OTHER SPECIFIC INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

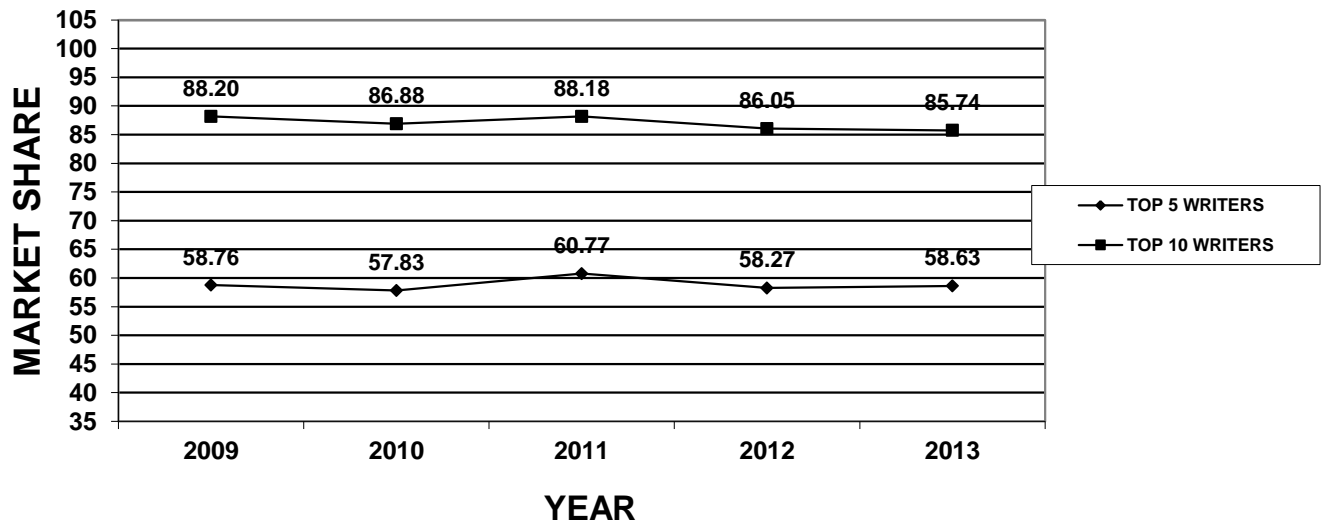


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

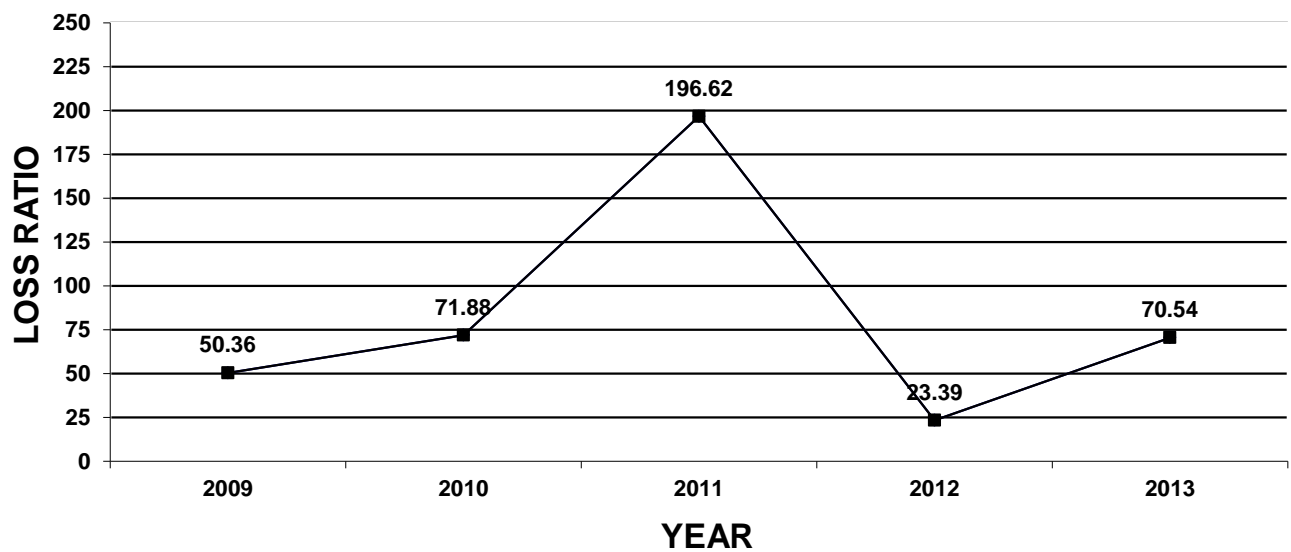
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	13.44%	\$2,387,125	\$2,226,580	\$1,839,921	\$1,611,626	72.38%
2	WRIGHT NATIONAL FLOOD INSURANCE COMPANY	12.80%	\$2,273,949	\$2,216,509	\$2,108,554	\$2,271,330	102.47%
3	HARTFORD INSURANCE COMPANY OF MIDWEST THE	11.29%	\$2,004,878	\$2,034,114	\$1,146,062	\$1,146,062	56.34%
4	SELECTIVE INSURANCE COMPANY OF THE SOUTHEA	10.77%	\$1,913,377	\$1,704,864	\$1,023,853	\$1,062,125	62.30%
5	STANDARD FIRE INSURANCE COMPANY	10.33%	\$1,835,337	\$2,103,768	\$490,577	\$541,652	25.75%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	8.49%	\$1,508,546	\$1,500,842	\$1,476,287	\$1,241,513	82.72%
7	FIRE INSURANCE EXCHANGE	6.64%	\$1,178,633	\$1,160,990	\$931,939	\$890,318	76.69%
8	AUTO OWNERS INSURANCE COMPANY	4.64%	\$825,097	\$855,235	\$1,640,419	\$1,909,697	223.30%
9	PHILADELPHIA INDEMNITY INSURANCE COMPANY	4.16%	\$739,157	\$710,852	\$209,922	\$30,021	4.22%
10	ALLSTATE INSURANCE COMPANY	3.18%	\$564,289	\$563,515	\$796,651	\$801,651	142.26%
11	USAA GENERAL INDEMNITY COMPANY	2.80%	\$497,656	\$460,752	\$215,161	\$216,244	46.93%
12	CORNERSTONE NATIONAL INSURANCE COMPANY	2.48%	\$441,267	\$448,176	\$0	\$0	0.00%
13	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.29%	\$228,539	\$233,294	\$135,499	\$99,494	42.65%
14	HOMESITE INDEMNITY COMPANY	1.06%	\$187,480	\$81,918	\$0	\$0	0.00%
15	FOREMOST INSURANCE COMPANY GRAND RAPIDS I	0.99%	\$175,707	\$182,194	\$103,913	\$106,042	58.20%
16	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.92%	\$162,782	\$156,608	\$47,214	\$47,214	30.15%
17	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.81%	\$143,684	\$146,897	\$23,464	\$23,464	15.97%
18	NEW HAMPSHIRE INSURANCE COMPANY	0.60%	\$105,781	\$105,781	\$0	\$493	0.47%
19	RURAL COMMUNITY INSURANCE COMPANY	0.59%	\$104,259	\$104,259	\$14,551	\$14,551	13.96%
20	AMERICAN NATIONAL PROPERTY & CASUALTY COMI	0.50%	\$88,776	\$89,899	\$87,064	\$87,064	96.85%
21	NATIONAL LLOYDS INSURANCE COMPANY	0.47%	\$84,140	\$90,310	\$0	\$0	0.00%
22	STATE AUTO PROPERTY & CASUALTY INSURANCE C	0.33%	\$59,498	\$52,611	\$66,198	\$66,198	125.83%
23	QBE INSURANCE CORPORATION	0.33%	\$58,193	\$53,735	\$0	\$6,590	12.26%
24	BANKERS INSURANCE COMPANY	0.27%	\$48,260	\$45,474	\$37,437	\$37,776	83.07%
25	FIRST AMERICAN PROPERTY & CASUALTY INSURAN	0.24%	\$42,676	\$45,221	\$0	\$0	0.00%
26	NATIONWIDE MUTUAL INSURANCE COMPANY	0.23%	\$39,992	\$41,015	\$0	\$0	0.00%
27	METROPOLITAN PROPERTY & CASUALTY INSURANC	0.19%	\$33,747	\$31,840	\$0	\$0	0.00%
28	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORT	0.05%	\$8,796	\$8,796	\$0	\$0	0.00%
29	SERVICE INSURANCE COMPANY	0.04%	\$6,910	\$6,910	\$0	\$0	0.00%
30	CENTURY-NATIONAL INSURANCE COMPANY	0.03%	\$5,064	\$3,922	\$0	\$0	0.00%
31	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$4,645	\$3,761	\$0	-\$2	-0.05%
32	WESTFIELD INSURANCE COMPANY	0.02%	\$4,018	\$4,018	\$0	\$0	0.00%
33	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$711	\$207	\$0	\$0	0.00%
34	STILLWATER PROPERTY AND CASUALTY INSURANC	0.00%	\$230	\$14,262	\$123,493	\$123,493	865.89%
35	CIVIC PROPERTY & CASUALTY CO	0.00%	\$0	-\$4,956	\$0	-\$968	19.53%
36	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$0	\$7	N/A
TOTAL		100.00%	\$17,763,199	\$17,484,173	\$12,518,179	\$12,333,655	70.54%

## MISSOURI NATIONAL FLOOD INSURANCE PROGRAM

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

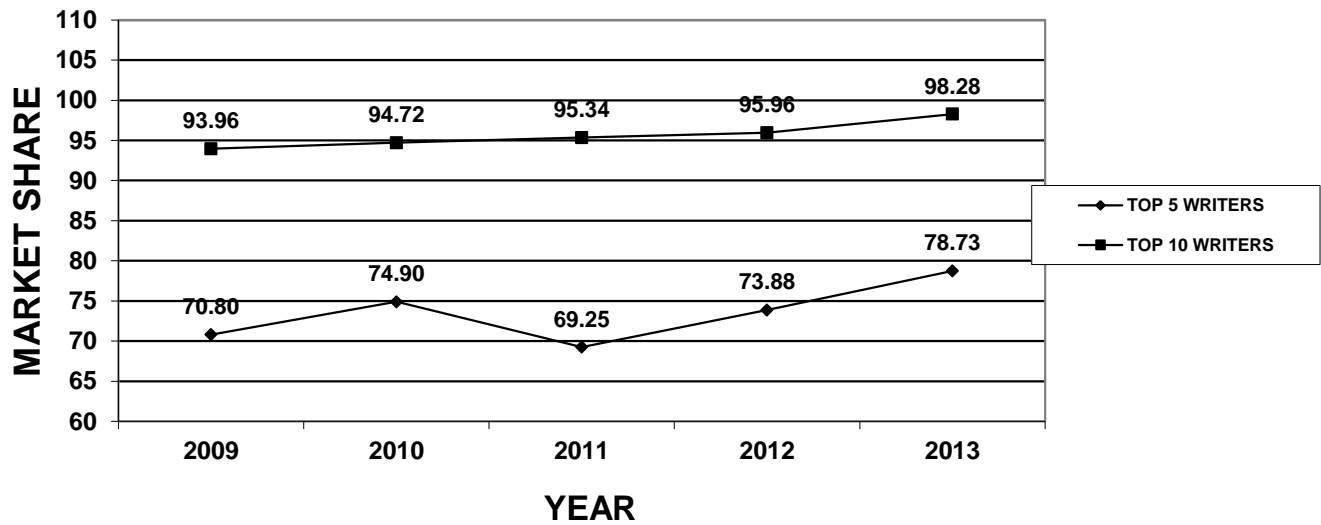


**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

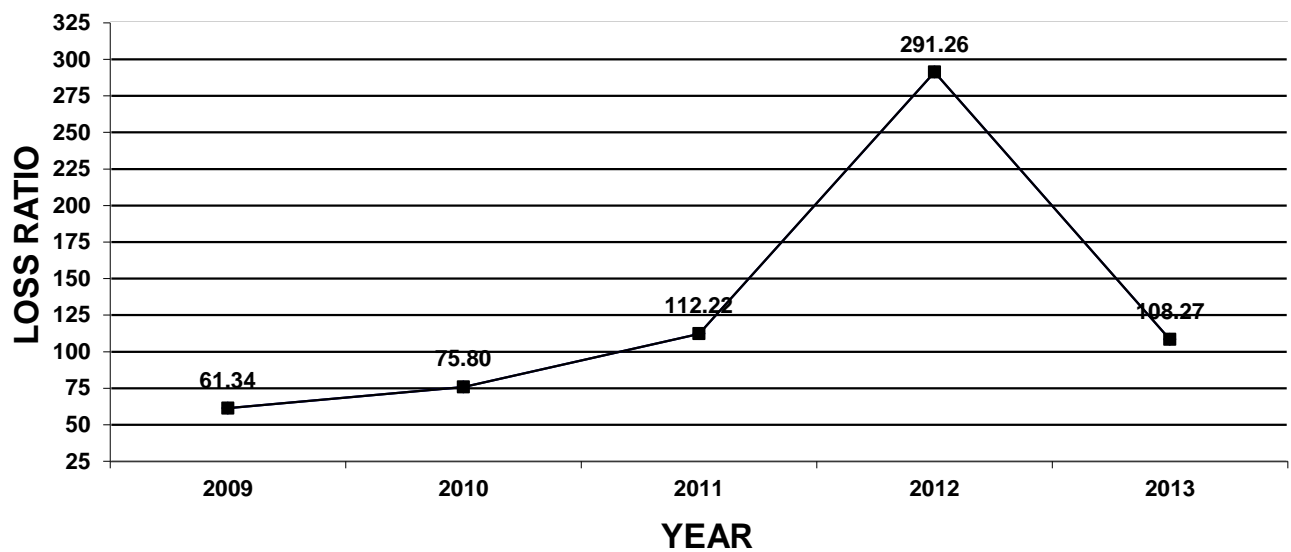
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN INSURANCE COMPANY	27.31%	\$68,625,118	\$69,124,999	\$117,507,758	\$79,348,243	114.79%
2	RURAL COMMUNITY INSURANCE COMPANY	15.54%	\$39,043,969	\$39,898,610	\$70,018,226	\$42,107,651	105.54%
3	GUIDEONE MUTUAL INSURANCE COMPANY	14.40%	\$36,178,561	\$36,686,097	\$22,815,155	\$37,891,947	103.29%
4	FARMERS MUTUAL HAIL INSURANCE COMPANY OF K	13.35%	\$33,534,942	\$34,528,286	\$58,280,038	\$16,520,824	47.85%
5	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	8.14%	\$20,462,999	\$20,060,244	\$18,675,601	\$14,882,501	74.19%
6	NAU COUNTRY INSURANCE COMPANY	8.10%	\$20,353,351	\$20,450,316	\$34,836,298	\$11,790,504	57.65%
7	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORT	3.84%	\$9,660,210	\$9,660,210	\$51,179,127	\$30,582,129	316.58%
8	JOHN DEERE INSURANCE COMPANY	3.41%	\$8,562,818	\$8,555,101	\$13,148,589	\$8,617,639	100.73%
9	ADM INSURANCE COMPANY	2.53%	\$6,354,866	\$6,672,210	\$19,695,481	\$15,100,564	226.32%
10	PRODUCERS AGRICULTURE INSURANCE COMPANY	1.67%	\$4,184,036	\$4,052,744	\$4,511,337	\$4,598,182	113.46%
11	AMERICAN AGRICULTURAL INSURANCE CO	0.98%	\$2,457,820	\$2,457,820	\$1,412,131	\$1,412,131	57.45%
12	STATE FARM FIRE AND CASUALTY COMPANY	0.41%	\$1,023,397	\$995,176	\$958,073	\$958,073	96.27%
13	STARR INDEMNITY & LIABILITY COMPANY	0.16%	\$404,271	\$338,925	\$0	\$327,157	96.53%
14	EVEREST NATIONAL INSURANCE COMPANY	0.13%	\$321,521	\$309,974	\$0	\$59,372	19.15%
15	AUSTIN MUTUAL INSURANCE COMPANY	0.08%	\$194,968	\$194,968	\$21,083,060	\$10,771,762	5524.89%
16	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPAN	0.02%	\$51,012	\$32,421	\$12,902	\$32,421	100.00%
17	FIREMANS FUND INSURANCE COMPANY	0.01%	\$12,925	\$37,005	\$2,397,015	\$189	0.51%
18	GREAT AMERICAN INSURANCE COMPANY OF NEW Y	0.00%	\$2,815	\$2,815	-\$15,472	-\$39,472	-1402.20%
19	STONINGTON INSURANCE COMPANY	0.00%	\$2,166	\$2,166	-\$2,482	-\$2,482	-114.59%
20	GREENWICH INSURANCE COMPANY	0.00%	\$0	-\$11	\$0	\$0	0.00%
21	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	-\$1,444	-\$1,444	-\$8,520	-\$8,520	590.03%
22	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	-0.06%	-\$141,870	-\$141,870	\$21,032	-\$40,477	28.53%
TOTAL		100.00%	\$251,288,451	\$253,916,762	\$436,525,349	\$274,910,338	108.27%

## MISSOURI FEDERAL CROP INSURANCE CORPORATION

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**TOTAL  
MEDICAL MALPRACTICE  
INSURANCE**





**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	20.87%	\$25,185,824	\$24,821,599	\$6,657,127	\$9,514,627	38.33%
2	MEDICAL PROTECTIVE COMPANY	11.33%	\$13,670,881	\$17,044,727	\$3,503,857	\$3,868,696	22.70%
3	MEDICAL LIABILITY ALLIANCE	8.83%	\$10,652,618	\$11,242,964	\$2,675,000	\$3,848,400	34.23%
4	MISSOURI PROFESSIONALS MUTUAL	8.43%	\$10,174,172	\$10,992,790	\$13,257,852	\$8,949,646	81.41%
5	PROASSURANCE INDEMNITY COMPANY INC	8.25%	\$9,952,513	\$10,295,974	\$927,383	-\$6,397,488	-62.14%
6	MEDICUS INSURANCE COMPANY	7.60%	\$9,172,058	\$9,043,892	\$500,000	\$1,624,679	17.96%
7	DOCTORS COMPANY AN INTERINS EXCHANGE	7.45%	\$8,986,121	\$8,594,322	\$1,429,572	\$555,521	6.46%
8	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.58%	\$4,322,589	\$4,520,460	\$1,860,500	\$637,877	14.11%
9	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATIC	3.36%	\$4,050,504	\$4,830,939	\$2,158,653	\$1,879,372	38.90%
10	AMERICAN CASUALTY COMPANY OF READING PENN:	2.18%	\$2,630,887	\$2,624,399	\$1,682,873	-\$1,102,232	-42.00%
11	MMIC INSURANCE INC	2.04%	\$2,466,035	\$2,165,811	\$0	\$410,558	18.96%
12	PREFERRED PHYSICIANS MEDICAL RRG INC	1.52%	\$1,833,391	\$1,825,791	\$0	\$1,021,735	55.96%
13	CAPSON PHYSICIANS INSURANCE COMPANY	1.49%	\$1,793,715	\$1,858,074	\$0	\$1,776,001	95.58%
14	GALEN INSURANCE COMPANY	1.45%	\$1,753,342	\$1,710,964	\$619,747	\$32,894	1.92%
15	HEALTH CARE INDEMNITY INC	1.32%	\$1,588,414	\$1,588,414	\$581,811	\$1,441,584	90.76%
16	NCMIC INSURANCE COMPANY	1.27%	\$1,537,450	\$1,470,751	\$260,896	\$209,650	14.25%
17	KEYSTONE MUTUAL INSURANCE COMPANY	1.24%	\$1,493,242	\$1,513,120	\$140,000	\$227,578	15.04%
18	ACE AMERICAN INSURANCE COMPANY	0.84%	\$1,011,954	\$1,051,671	\$290,000	\$330,310	31.41%
19	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.77%	\$928,358	\$928,358	\$95,000	\$72,170	7.77%
20	PHYSICIANS INSURANCE MUTUAL	0.72%	\$865,177	\$894,993	\$535,000	\$80,001	8.94%
21	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.71%	\$860,163	\$969,088	\$500,000	\$383,360	39.56%
22	LIBERTY INSURANCE UNDERWRITERS INC	0.70%	\$848,898	\$807,587	\$50,000	\$341,589	42.30%
23	FAIR AMERICAN INSURANCE AND REINSURANCE COI	0.69%	\$832,357	\$424,794	\$0	\$276,123	65.00%
24	PODIATRY INSURANCE COMPANY OF AMERICA	0.64%	\$777,212	\$871,105	\$96,000	-\$675,059	-77.49%
25	PHARMACISTS MUTUAL INSURANCE COMPANY	0.49%	\$588,564	\$551,940	\$53,000	\$30,810	5.58%
26	MPM INSURANCE COMPANY OF KANSAS	0.35%	\$427,710	\$432,502	\$22,500	-\$11,250	-2.60%
27	DARWIN NATIONAL ASSURANCE COMPANY	0.27%	\$327,207	\$322,889	\$37,500	-\$37,574	-11.64%
28	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.26%	\$319,061	\$733,321	\$196,674	-\$338,959	-46.22%
29	CINCINNATI INSURANCE COMPANY THE	0.21%	\$259,226	\$236,698	\$187,569	-\$288,001	-121.67%
30	AMERICAN ALTERNATIVE INSURANCE CORPORATIOI	0.18%	\$219,403	\$212,412	\$0	-\$5,962	-2.81%
31	CONTINENTAL CASUALTY COMPANY	0.17%	\$202,067	\$242,942	\$164,112	-\$96,292	-39.64%
32	CHURCH MUTUAL INSURANCE COMPANY	0.14%	\$166,165	\$182,037	\$200,000	\$117,981	64.81%
33	FORTRESS INSURANCE COMPANY	0.10%	\$125,530	\$137,136	\$130,000	\$99,130	72.29%
34	ATLANTIC SPECIALTY INSURANCE COMPANY	0.09%	\$111,635	\$116,395	\$0	\$53,101	45.62%
35	AMERICAN HOME ASSURANCE COMPANY	0.06%	\$73,616	\$71,781	\$0	\$79,383	110.59%
36	PACO ASSURANCE COMPANY INC	0.06%	\$70,620	\$72,087	\$0	\$247,520	343.36%
37	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	\$66,386	\$69,097	\$0	\$54,018	78.18%
38	GRANITE STATE INSURANCE COMPANY	0.05%	\$60,995	\$58,673	\$974,996	\$835,678	1424.30%
39	GREAT DIVIDE INSURANCE COMPANY	0.04%	\$52,217	\$34,534	\$0	\$7,606	22.02%
40	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$46,838	\$45,053	\$0	\$12,156	26.98%
41	INTERMED INSURANCE COMPANY	0.02%	\$27,924	\$378,975	\$1,401,852	\$740,854	195.49%
42	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.02%	\$26,193	\$26,344	\$1,165,000	\$119,449	453.42%
43	FREEDOM SPECIALTY INSURANCE COMPANY	0.02%	\$26,042	\$27,472	\$0	\$4,551	16.57%
44	ISMIE MUTUAL INSURANCE COMPANY	0.02%	\$19,929	\$19,705	\$0	-\$21,536	-109.29%
45	DEPOSITORS INSURANCE COMPANY	0.01%	\$18,090	\$18,471	\$0	\$7,018	37.99%
46	AMCO INSURANCE COMPANY	0.01%	\$14,653	\$5,495	\$0	\$5,259	95.71%
47	CINCINNATI INDEMNITY COMPANY INC	0.01%	\$13,123	\$10,630	\$0	-\$7,368	-69.31%
48	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$5,448	\$4,214	\$0	\$2,018	47.89%
49	CHICAGO INSURANCE COMPANY	0.00%	\$1,741	\$2,333	\$0	\$1,069,803	45855.25%
50	AMERICAN INSURANCE COMPANY THE	0.00%	\$806	\$753	\$0	\$12,672	1682.87%
51	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
52	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$723	N/A
53	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$5,771	\$0	-\$63,874	-1106.81%
54	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$238	N/A
55	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$5,830	N/A
56	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
57	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$124	N/A
58	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,673	N/A
59	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103,037	N/A
60	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$3,391	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$166	N/A
62	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
63	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$500,000	\$449,996	N/A
64	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
65	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$1,567	\$0	-\$120,768	-7706.96%
66	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,953	N/A
67	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$200,000	N/A
68	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$2,500,000	-\$2,369,646	N/A
69	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$794	N/A
70	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,094	N/A
71	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$138,000	N/A
72	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$15,348	N/A
73	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$357	\$0	-\$132	-36.97%
74	NORTH AMERICAN SPECIALTY INSURANCE COMPAN'	0.00%	\$0	\$0	\$0	\$14,473	N/A
75	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$15,000	N/A
76	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1,242,194	N/A
77	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$13,127	N/A
78	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$104,431	N/A
79	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$5,995	N/A
80	NOVA CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
81	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$285	N/A
<b>TOTAL</b>		<b>100.00%</b>	<b>\$120,659,064</b>	<b>\$126,114,171</b>	<b>\$45,354,474</b>	<b>\$28,725,207</b>	<b>22.78%</b>

# **TOTAL HOMEOWNERS INSURANCE**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	26.27%	\$442,039,118	\$434,794,542	\$196,331,024	\$178,632,530	41.08%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	15.51%	\$260,912,266	\$255,560,627	\$104,448,147	\$84,840,108	33.20%
3	SHELTER MUTUAL INSURANCE COMPANY	5.69%	\$95,681,785	\$96,046,141	\$41,067,110	\$36,934,334	38.45%
4	SAFECO INSURANCE COMPANY OF AMERICA	4.87%	\$81,894,207	\$73,036,386	\$37,139,313	\$36,723,280	50.28%
5	FARMERS INSURANCE EXCHANGE	4.72%	\$79,496,555	\$73,666,310	\$31,896,776	\$30,706,848	41.68%
6	AUTO CLUB FAMILY INSURANCE COMPANY	4.67%	\$78,585,907	\$74,195,188	\$43,746,711	\$38,933,035	52.47%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.04%	\$51,164,596	\$50,728,767	\$27,955,063	\$27,771,749	54.75%
8	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	2.59%	\$43,523,304	\$39,873,231	\$19,296,354	\$21,028,720	52.74%
9	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	2.42%	\$40,790,989	\$45,258,361	\$24,211,504	\$21,580,147	47.68%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.05%	\$34,444,064	\$33,146,590	\$14,309,602	\$13,166,389	39.72%
11	LIBERTY INSURANCE CORPORATION	1.59%	\$26,768,424	\$23,405,509	\$16,916,894	\$16,028,574	68.48%
12	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	1.52%	\$25,561,980	\$27,749,045	\$8,774,652	\$7,240,099	26.09%
13	MID CENTURY INSURANCE COMPANY	1.49%	\$25,149,810	\$26,572,873	\$10,427,871	\$6,363,044	23.95%
14	FIRE INSURANCE EXCHANGE	1.18%	\$19,862,589	\$20,921,566	\$7,121,971	\$4,630,474	22.13%
15	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.18%	\$19,846,796	\$20,883,816	\$9,086,129	\$7,337,197	35.13%
16	USAA CASUALTY INSURANCE COMPANY	1.14%	\$19,139,826	\$18,032,501	\$9,819,015	\$9,912,421	54.97%
17	COUNTRY MUTUAL INSURANCE COMPANY	1.04%	\$17,459,497	\$16,564,605	\$8,492,317	\$6,195,256	37.40%
18	ALLSTATE INDEMNITY COMPANY	0.92%	\$15,518,621	\$15,514,246	\$6,655,682	\$6,747,821	43.49%
19	ALLSTATE INSURANCE COMPANY	0.83%	\$14,034,808	\$14,196,674	\$6,033,042	\$5,316,548	37.45%
20	AUTO OWNERS INSURANCE COMPANY	0.80%	\$13,434,701	\$13,572,921	\$6,848,791	\$6,391,685	47.09%
21	STANDARD FIRE INSURANCE COMPANY	0.77%	\$13,004,376	\$13,723,670	\$6,388,133	\$4,774,122	34.79%
22	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.70%	\$11,762,995	\$11,091,882	\$6,965,459	\$6,333,154	57.10%
23	AMCO INSURANCE COMPANY	0.69%	\$11,546,407	\$11,951,972	\$4,294,115	\$3,181,742	26.62%
24	ELECTRIC INSURANCE COMPANY	0.65%	\$10,990,387	\$10,653,810	\$7,175,801	\$6,110,160	57.35%
25	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.61%	\$10,265,561	\$11,063,651	\$5,763,871	\$3,841,895	34.73%
26	HOMESITE INDEMNITY COMPANY	0.60%	\$10,074,265	\$10,169,653	\$4,801,340	\$3,657,135	35.96%
27	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.57%	\$9,521,360	\$6,382,643	\$900,110	\$2,249,305	35.24%
28	OWNERS INSURANCE COMPANY	0.55%	\$9,310,647	\$8,965,509	\$5,189,088	\$4,081,472	45.52%
29	CINCINNATI INSURANCE COMPANY THE	0.51%	\$8,648,059	\$8,151,092	\$3,238,856	\$2,676,531	32.84%
30	USAA GENERAL INDEMNITY COMPANY	0.50%	\$8,372,467	\$6,991,815	\$5,620,969	\$5,557,306	79.48%
31	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.49%	\$8,160,236	\$7,446,207	\$4,458,229	\$5,810,680	78.04%
32	LITITZ MUTUAL INSURANCE COMPANY	0.48%	\$8,021,364	\$8,003,166	\$5,280,104	\$4,762,777	59.51%
33	CAMERON MUTUAL INSURANCE COMPANY	0.47%	\$7,852,830	\$8,075,617	\$2,880,792	\$2,894,420	35.84%
34	GREAT NORTHERN INSURANCE COMPANY	0.42%	\$6,997,268	\$6,847,545	\$7,223,809	\$6,888,733	100.60%
35	NATIONAL SURETY CORPORATION	0.40%	\$6,647,700	\$6,101,538	\$4,348,993	\$6,539,485	107.18%
36	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.37%	\$6,174,343	\$5,937,202	\$2,415,127	\$2,987,767	50.32%
37	ACUITY A MUTUAL INSURANCE COMPANY	0.35%	\$5,927,062	\$5,459,173	\$3,427,601	\$1,836,185	33.63%
38	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.34%	\$5,719,849	\$5,718,337	\$3,252,984	\$2,227,913	38.96%
39	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.33%	\$5,626,097	\$5,754,604	\$3,309,118	\$3,014,593	52.39%
40	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.33%	\$5,565,844	\$5,731,132	\$3,420,043	\$2,402,156	41.91%
41	LM INSURANCE CORPORATION	0.27%	\$4,625,265	\$2,466,505	\$976,818	\$1,387,886	56.27%
42	TRUMBULL INSURANCE COMPANY	0.27%	\$4,580,387	\$3,622,852	\$1,333,598	\$1,011,016	27.91%
43	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.26%	\$4,427,011	\$4,190,239	\$1,737,557	\$2,030,586	48.46%
44	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.24%	\$3,969,273	\$3,008,370	\$633,839	\$1,087,430	36.15%
45	AMICA MUTUAL INSURANCE COMPANY	0.23%	\$3,854,353	\$3,512,168	\$3,133,636	\$2,512,175	71.53%
46	SENTINEL INSURANCE COMPANY LTD	0.22%	\$3,734,989	\$4,132,695	\$3,151,578	\$3,096,884	74.94%
47	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.22%	\$3,656,677	\$4,033,831	\$2,057,768	\$1,780,740	44.15%
48	BANKERS STANDARD INSURANCE COMPANY	0.22%	\$3,633,504	\$3,531,625	\$1,938,065	\$2,357,245	66.75%
49	AIG PROPERTY CASUALTY COMPANY	0.19%	\$3,268,677	\$3,221,142	\$1,316,774	\$1,166,683	36.22%
50	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$3,131,884	\$3,644,173	\$2,341,262	\$1,751,352	48.06%
51	AMERICAN MODERN SELECT INSURANCE COMPANY	0.19%	\$3,113,821	\$2,351,053	\$983,464	\$1,484,782	63.15%
52	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.18%	\$3,064,793	\$2,734,983	\$1,930,312	\$2,011,991	73.57%
53	COLUMBIA NATIONAL INSURANCE COMPANY	0.17%	\$2,806,866	\$2,990,031	\$1,313,017	\$1,262,519	42.22%
54	ECONOMY PREMIER ASSURANCE COMPANY	0.16%	\$2,746,612	\$2,875,625	\$1,528,554	\$1,181,724	41.09%
55	STILLWATER INSURANCE COMPANY	0.16%	\$2,648,260	\$2,529,153	\$2,147,582	\$1,014,052	40.09%
56	CHUBB NATIONAL INSURANCE COMPANY	0.15%	\$2,585,770	\$2,247,882	\$1,641,193	\$1,445,805	64.32%
57	TEACHERS INSURANCE COMPANY	0.15%	\$2,504,939	\$2,356,729	\$1,155,454	\$1,032,739	43.82%
58	FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF	0.14%	\$2,397,586	\$2,187,460	\$1,586,721	\$1,705,307	77.96%
59	ENCOMPASS INDEMNITY COMPANY	0.14%	\$2,318,326	\$1,875,679	\$515,597	\$515,305	27.47%
60	UNITED HOME INSURANCE COMPANY	0.14%	\$2,317,375	\$1,199,698	\$263,630	\$367,625	30.64%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$2,255,595	\$2,358,673	\$1,448,554	\$2,082,295	88.28%
62	MUTUALAID EXCHANGE	0.13%	\$2,152,805	\$1,765,351	\$564,680	\$750,707	42.52%
63	TWIN CITY FIRE INSURANCE COMPANY	0.13%	\$2,109,720	\$1,494,712	\$786,130	\$830,836	55.59%
64	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.12%	\$2,041,950	\$1,974,696	\$500,702	\$489,760	24.80%
65	VIGILANT INSURANCE COMPANY	0.12%	\$1,998,494	\$2,041,517	\$1,662,578	\$1,756,317	86.03%
66	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$1,882,257	\$1,790,993	\$754,687	\$568,658	31.75%
67	PACIFIC INDEMNITY COMPANY	0.11%	\$1,856,324	\$1,869,635	\$308,162	\$394,302	21.09%
68	UNITRIN PREFERRED INSURANCE COMPANY	0.10%	\$1,730,749	\$1,805,517	\$1,511,903	\$1,256,543	69.59%
69	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.10%	\$1,701,151	\$1,591,267	\$551,974	\$497,767	31.28%
70	FIREMANS FUND INSURANCE COMPANY	0.09%	\$1,513,680	\$1,611,183	\$336,702	\$289,375	17.96%
71	COLUMBIA MUTUAL INSURANCE COMPANY	0.09%	\$1,459,299	\$1,620,422	\$733,127	\$545,350	33.65%
72	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.09%	\$1,443,684	\$987,772	\$566,313	\$941,036	95.27%
73	SECURA SUPREME INSURANCE COMPANY	0.08%	\$1,383,563	\$1,366,655	\$360,999	\$296,782	21.72%
74	FEDERAL INSURANCE COMPANY	0.08%	\$1,340,323	\$1,380,359	\$739,979	\$667,761	48.38%
75	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$1,324,141	\$1,320,921	\$607,908	\$561,566	42.51%
76	UNION INSURANCE COMPANY OF PROVIDENCE	0.08%	\$1,323,120	\$1,328,263	\$1,540,635	\$1,493,105	112.41%
77	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.08%	\$1,320,317	\$1,328,433	\$794,288	\$700,671	52.74%
78	AUTOMOBILE INS CO OF HARTFORD CT	0.08%	\$1,313,265	\$1,366,640	\$580,827	\$534,919	39.14%
79	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$885,092	\$865,668	\$355,933	\$359,051	41.48%
80	EMCASCO INSURANCE COMPANY	0.04%	\$742,070	\$741,860	\$595,302	\$637,362	85.91%
81	AMERICAN INSURANCE COMPANY THE	0.04%	\$727,075	\$755,206	\$432,971	\$114,937	15.22%
82	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.04%	\$614,183	\$656,588	\$174,612	\$130,368	19.86%
83	HARTFORD CASUALTY INSURANCE CO	0.03%	\$577,550	\$590,089	\$152,652	\$1,460,150	247.45%
84	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$554,575	\$365,273	\$78,961	\$92,333	25.28%
85	AMERICAN FAMILY HOME INSURANCE COMPANY	0.03%	\$542,458	\$539,562	\$209,195	\$222,637	41.26%
86	QBE INSURANCE CORPORATION	0.03%	\$487,262	\$370,359	\$130,029	\$153,381	41.41%
87	WEST AMERICAN INSURANCE COMPANY	0.03%	\$440,664	\$465,579	\$138,031	\$108,329	23.27%
88	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$434,067	\$434,347	\$276,800	\$227,952	52.48%
89	HORACE MANN INSURANCE COMPANY	0.02%	\$404,294	\$382,240	\$153,334	\$144,560	37.82%
90	MADISON MUTUAL INSURANCE COMPANY	0.02%	\$376,726	\$110,812	\$38,716	\$53,967	48.70%
91	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$368,689	\$370,350	\$105,668	\$164,540	44.43%
92	KEMPER INDEPENDENCE INSURANCE COMPANY	0.02%	\$337,391	\$360,474	\$79,683	-\$57,024	-15.82%
93	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$328,325	\$424,932	\$147,307	\$115,571	27.20%
94	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.02%	\$319,388	\$851,421	\$644,622	\$540,941	63.53%
95	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.02%	\$307,686	\$247,967	\$58,172	\$112,528	45.38%
96	STANDARD GUARANTY INSURANCE COMPANY	0.02%	\$295,781	\$386,885	\$90,880	\$72,747	18.80%
97	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$260,012	\$292,247	\$39,615	\$55,650	19.04%
98	PRAETORIAN INSURANCE COMPANY	0.01%	\$246,490	\$213,005	\$46,663	\$67,975	31.91%
99	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$242,412	\$263,006	\$90,215	\$37,630	14.31%
100	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$235,969	\$250,822	\$200,704	\$100,661	40.13%
101	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE	0.01%	\$230,671	\$233,781	\$106,256	\$105,801	45.26%
102	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	\$226,916	\$226,413	\$81,411	\$73,541	32.48%
103	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.01%	\$199,535	\$217,190	\$34,970	-\$75,480	-34.75%
104	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$191,892	\$253,555	\$487,960	\$105,154	41.47%
105	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$136,562	\$164,492	\$93,077	-\$11,505	-6.99%
106	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$130,514	\$103,795	\$32,774	\$48,151	46.39%
107	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$109,752	\$105,779	\$6,904	\$900	0.85%
108	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$67,243	\$74,278	\$12,164	-\$16,067	-21.63%
109	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$63,147	\$86,554	\$26,242	\$113,535	131.17%
110	CIVIC PROPERTY & CASUALTY CO	0.00%	\$61,616	\$224,953	\$121,057	\$62,307	27.70%
111	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$50,811	\$49,245	\$3,383	\$3,383	6.87%
112	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$50,320	\$22,393	\$0	\$1,225	5.47%
113	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$50,063	\$51,546	\$27,919	\$28,933	56.13%
114	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$39,577	\$40,415	\$2,747	-\$1,427	-3.53%
115	MERASTAR INSURANCE COMPANY	0.00%	\$33,802	\$33,461	\$45,636	\$48,549	145.09%
116	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$33,447	\$39,696	\$0	\$2,002	5.04%
117	AFFILIATED FM INSURANCE COMPANY	0.00%	\$30,094	\$29,095	\$29,278	\$9,778	33.61%
118	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.00%	\$13,375	\$12,554	\$835	\$25,240	201.05%
119	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$13,205	\$14,225	\$4,601	\$4,601	32.34%
120	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$7,890	\$8,786	\$249,961	\$212,192	2415.11%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	NATIONAL CASUALTY COMPANY	0.00%	\$7,317	\$9,665	\$11,194	\$11,410	118.05%
122	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$6,182	\$6,793	\$0	\$0	0.00%
123	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPA	0.00%	\$4,581	\$8,657	\$0	-\$1,777	-20.53%
124	HANOVER INSURANCE COMPANY THE	0.00%	\$4,084	\$3,985	\$0	\$0	0.00%
125	WESTFIELD INSURANCE COMPANY	0.00%	\$1,964	\$1,991	\$0	-\$16	-0.80%
126	EXACT PROPERTY & CASUALTY	0.00%	\$1,888	\$5,038	\$12,075	\$11,147	221.26%
127	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$1,160	\$95,376	\$900,181	-\$357,502	-374.83%
128	OBI NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
129	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$3	N/A
130	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$61,000	N/A
131	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	-\$1,154	-\$5,654	N/A
132	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,313	\$863	N/A
133	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	\$0	\$0	-\$2,841	-\$2,841	N/A
134	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$3,533	-\$2,424	-\$30,189	-854.49%
135	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$181	N/A
136	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	-\$80	-\$80	N/A
137	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
138	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
139	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$21,500	-\$87,368	N/A
140	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
141	AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.00%	\$0	\$0	\$10,000	\$4,695	N/A
142	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,001	N/A
143	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
144	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$35	N/A
145	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$3	N/A
146	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$181	N/A
147	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$532	N/A
148	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	-\$270	-\$4,746	N/A
149	NATIONAL GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29,136	N/A
150	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,396	N/A
151	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$1,597	N/A
152	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,166	N/A
153	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$467	-\$467	N/A
154	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.00%	\$0	\$0	\$1,780	\$1,780	N/A
155	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
156	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$20,000	-\$26,706	N/A
157	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	\$0	N/A
158	MIC GENERAL INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$6,591	N/A
159	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
160	ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$351	N/A
161	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$55	N/A
162	DEPOSITORS INSURANCE COMPANY	0.00%	-\$5	\$378	\$24,730	-\$39,601	-10476.46%
163	BALBOA INSURANCE COMPANY	0.00%	-\$521	\$16,607	\$18,066	-\$21,294	-128.22%
164	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	-\$914	\$25,176	\$10,571	-\$10,424	-41.40%
165	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	-\$1,491	\$112,321	\$81,215	\$7,204	6.41%
166	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$3,423	\$34,920	\$84,775	\$79,775	228.45%
167	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$25,965	\$185,036	\$709,483	\$178,060	96.23%
168	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$25,999	-\$25,999	\$0	\$0	0.00%
TOTAL		100.00%	\$1,682,473,214	\$1,638,069,394	\$774,478,964	\$698,612,261	42.65%





**TOTAL  
PRIVATE PASSENGER  
AUTO INSURANCE**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	21.89%	\$667,689,317	\$657,538,796	\$377,281,090	\$389,887,495	59.29%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	12.69%	\$387,042,774	\$385,420,562	\$233,618,883	\$245,397,836	63.67%
3	SHELTER MUTUAL INSURANCE COMPANY	5.36%	\$163,619,173	\$162,777,131	\$104,169,165	\$100,946,063	62.01%
4	FARMERS INSURANCE COMPANY INC	5.27%	\$160,808,784	\$166,094,298	\$94,185,891	\$89,746,065	54.03%
5	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	5.21%	\$159,073,476	\$156,441,253	\$97,517,663	\$100,929,292	64.52%
6	SAFECO INSURANCE COMPANY OF ILLINOIS	4.35%	\$132,699,437	\$122,042,233	\$60,002,288	\$59,754,877	48.96%
7	GEICO CASUALTY COMPANY	3.44%	\$104,888,386	\$97,654,304	\$66,182,443	\$80,003,109	81.92%
8	PROGRESSIVE CASUALTY INSURANCE COMPANY	2.95%	\$89,920,475	\$87,623,100	\$51,535,095	\$56,081,441	64.00%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.12%	\$64,727,694	\$64,599,365	\$38,177,271	\$43,650,211	67.57%
10	PROGRESSIVE ADVANCED INSURANCE COMPANY	1.98%	\$60,393,057	\$58,656,681	\$29,011,195	\$30,911,979	52.70%
11	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.95%	\$59,499,189	\$61,459,804	\$34,440,641	\$32,025,457	52.11%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.74%	\$52,999,873	\$51,137,927	\$32,897,484	\$34,932,808	68.31%
13	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.65%	\$50,433,778	\$47,758,363	\$24,385,499	\$25,928,787	54.29%
14	GEICO GENERAL INS CO	1.49%	\$45,599,978	\$46,948,713	\$32,798,096	\$32,989,104	70.27%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.44%	\$44,054,910	\$44,084,600	\$28,643,777	\$27,419,732	62.20%
16	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	1.22%	\$37,358,253	\$37,717,667	\$26,378,835	\$26,077,038	69.14%
17	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	1.18%	\$35,854,033	\$39,670,984	\$25,525,723	\$22,042,106	55.56%
18	USAA CASUALTY INSURANCE COMPANY	0.96%	\$29,172,319	\$28,779,086	\$19,163,246	\$19,449,378	67.58%
19	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.86%	\$26,319,544	\$28,309,627	\$17,627,657	\$15,437,288	54.53%
20	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.81%	\$24,835,799	\$27,652,018	\$14,139,022	\$14,143,405	51.15%
21	TWIN CITY FIRE INSURANCE COMPANY	0.70%	\$21,483,255	\$21,258,130	\$15,705,660	\$14,188,426	66.74%
22	LM GENERAL INSURANCE COMPANY	0.70%	\$21,322,513	\$16,452,350	\$8,819,149	\$11,727,643	71.28%
23	ALLSTATE INSURANCE COMPANY	0.67%	\$20,307,383	\$21,048,613	\$9,084,079	\$8,150,501	38.72%
24	PROGRESSIVE DIRECT INSURANCE COMPANY	0.66%	\$20,265,420	\$21,780,287	\$13,042,086	\$10,172,629	46.71%
25	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.65%	\$19,819,348	\$20,144,533	\$9,802,504	\$10,186,701	50.57%
26	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.61%	\$18,697,211	\$19,410,319	\$11,138,987	\$12,515,189	64.48%
27	GEICO INDEMNITY COMPANY	0.61%	\$18,628,602	\$19,446,096	\$11,570,498	\$11,173,877	57.46%
28	USAA GENERAL INDEMNITY COMPANY	0.60%	\$18,248,715	\$16,958,868	\$10,718,337	\$12,259,182	72.29%
29	GOVERNMENT EMPLOYEES INSURANCE CO	0.57%	\$17,297,197	\$17,723,306	\$12,015,194	\$11,920,450	67.26%
30	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.56%	\$17,209,288	\$15,880,664	\$9,131,900	\$10,507,754	66.17%
31	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.54%	\$16,557,864	\$17,116,580	\$7,580,622	\$6,452,378	37.70%
32	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.53%	\$16,296,973	\$15,732,446	\$9,637,885	\$10,836,458	68.88%
33	CORNERSTONE NATIONAL INSURANCE COMPANY	0.51%	\$15,510,000	\$15,307,043	\$8,446,792	\$8,718,131	56.96%
34	SAFE AUTO INSURANCE COMPANY	0.50%	\$15,348,539	\$16,054,615	\$12,396,366	\$11,328,543	70.56%
35	VIKING INSURANCE COMPANY OF WISCONSIN	0.49%	\$14,822,232	\$14,928,505	\$9,768,381	\$10,618,939	71.13%
36	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.48%	\$14,514,775	\$14,141,853	\$9,137,969	\$9,879,587	69.86%
37	COUNTRY PREFERRED INSURANCE COMPANY	0.43%	\$13,190,583	\$12,826,887	\$7,535,566	\$7,354,492	57.34%
38	PROGRESSIVE MAX INSURANCE COMPANY	0.42%	\$12,718,970	\$12,714,107	\$7,628,823	\$6,871,724	54.05%
39	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.41%	\$12,586,829	\$13,081,682	\$8,488,233	\$9,076,040	69.38%
40	TRUMBULL INSURANCE COMPANY	0.41%	\$12,382,608	\$11,752,522	\$6,224,489	\$6,134,621	52.20%
41	MERIDIAN SECURITY INSURANCE COMPANY	0.39%	\$11,963,266	\$13,098,643	\$10,090,517	\$8,452,630	64.53%
42	BRISTOL WEST INSURANCE COMPANY	0.39%	\$11,892,307	\$11,402,844	\$5,753,787	\$6,117,675	53.65%
43	COLUMBIA MUTUAL INSURANCE COMPANY	0.38%	\$11,619,245	\$12,202,020	\$8,082,976	\$6,875,739	56.35%
44	OWNERS INSURANCE COMPANY	0.36%	\$11,108,922	\$11,172,997	\$5,903,215	\$6,464,040	57.85%
45	CAMERON MUTUAL INSURANCE COMPANY	0.35%	\$10,701,104	\$10,941,476	\$7,467,792	\$7,326,809	66.96%
46	ELECTRIC INSURANCE COMPANY	0.35%	\$10,544,936	\$10,749,469	\$6,171,305	\$6,905,573	64.24%
47	TRADERS INSURANCE COMPANY	0.30%	\$9,146,995	\$8,426,105	\$4,281,665	\$5,466,590	64.88%
48	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.30%	\$9,036,940	\$9,038,016	\$6,183,810	\$6,096,006	67.45%
49	CAMERON NATIONAL INSURANCE COMPANY	0.27%	\$8,257,611	\$8,617,509	\$5,329,384	\$6,463,117	75.00%
50	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.26%	\$7,887,221	\$8,378,195	\$4,615,424	\$4,386,954	52.36%
51	AMCO INSURANCE COMPANY	0.25%	\$7,779,442	\$3,372,351	\$1,584,286	\$1,746,495	51.79%
52	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.22%	\$6,625,777	\$6,960,883	\$5,225,015	\$4,428,756	63.62%
53	ALFA VISION INSURANCE CORPORATION	0.22%	\$6,615,051	\$6,328,387	\$3,026,300	\$4,138,265	65.39%
54	AUTO OWNERS INSURANCE COMPANY	0.21%	\$6,335,214	\$6,473,381	\$3,691,260	\$3,304,208	51.04%
55	GRINNELL SELECT INSURANCE COMPANY	0.20%	\$6,156,081	\$5,896,581	\$3,100,599	\$3,470,737	58.86%
56	CINCINNATI INSURANCE COMPANY THE	0.20%	\$6,032,843	\$5,741,027	\$3,279,247	\$2,497,139	43.50%
57	PERMANENT GENERAL ASSURANCE CORPORATION	0.19%	\$5,882,032	\$5,700,168	\$3,198,811	\$4,054,324	71.13%
58	DIRECT GENERAL INSURANCE COMPANY	0.18%	\$5,605,926	\$5,621,129	\$4,005,996	\$2,860,693	50.89%
59	ACUITY A MUTUAL INSURANCE COMPANY	0.18%	\$5,543,263	\$5,543,089	\$3,143,547	\$2,811,009	50.71%
60	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$5,424,238	\$5,463,454	\$3,535,889	\$3,421,877	62.63%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ALFA SPECIALTY INSURANCE CORPORATION	0.17%	\$5,308,818	\$5,087,865	\$2,879,190	\$2,858,619	56.19%
62	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.16%	\$4,962,940	\$4,708,484	\$2,399,609	\$2,791,257	59.28%
63	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.16%	\$4,779,435	\$4,709,555	\$3,070,955	\$3,944,437	83.75%
64	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.15%	\$4,563,453	\$4,472,978	\$2,577,708	\$2,851,940	63.76%
65	YOUNG AMERICA INSURANCE COMPANY	0.15%	\$4,460,230	\$5,342,329	\$4,126,093	\$3,983,677	74.57%
66	ALLSTATE INDEMNITY COMPANY	0.15%	\$4,429,724	\$3,878,112	\$1,667,870	\$2,236,892	57.68%
67	UNITED HOME INSURANCE COMPANY	0.14%	\$4,123,563	\$2,864,011	\$1,339,122	\$1,619,194	56.54%
68	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.13%	\$3,986,271	\$3,764,651	\$1,899,243	\$2,242,000	59.55%
69	ESURANCE INSURANCE COMPANY	0.12%	\$3,774,845	\$4,149,126	\$2,863,659	\$2,244,071	54.09%
70	AMICA MUTUAL INSURANCE COMPANY	0.12%	\$3,670,316	\$3,553,199	\$1,593,623	\$1,528,445	43.02%
71	HAULERS INSURANCE COMPANY INC	0.12%	\$3,648,894	\$3,735,077	\$2,280,736	\$2,527,253	67.66%
72	NATIONAL GENERAL INSURANCE ONLINE INC	0.11%	\$3,278,566	\$3,481,160	\$2,250,207	\$2,627,758	75.49%
73	NATIONAL GENERAL INSURANCE COMPANY	0.11%	\$3,267,891	\$3,333,752	\$3,205,071	\$2,975,446	89.25%
74	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.11%	\$3,239,834	\$3,114,961	\$1,459,303	\$1,291,921	41.47%
75	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.10%	\$3,181,711	\$3,188,679	\$2,143,679	\$2,139,142	67.09%
76	FIREMANS FUND INSURANCE COMPANY	0.10%	\$3,108,164	\$3,141,367	\$1,623,841	\$2,021,738	64.36%
77	1ST AUTO & CASUALTY INSURANCE COMPANY	0.10%	\$3,054,225	\$2,880,779	\$1,467,020	\$1,973,312	68.50%
78	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$2,934,982	\$2,969,378	\$1,004,858	\$1,879,618	63.30%
79	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$2,868,934	\$3,624,533	\$2,603,913	\$1,859,240	51.30%
80	AFFIRMATIVE INSURANCE COMPANY	0.09%	\$2,798,737	\$3,264,955	\$2,215,653	\$2,014,919	61.71%
81	EQUITY INSURANCE COMPANY	0.09%	\$2,731,415	\$2,691,122	\$2,176,448	\$1,917,333	71.25%
82	ASSURANCEAMERICA INSURANCE COMPANY	0.09%	\$2,702,464	\$2,499,109	\$1,096,602	\$1,675,819	67.06%
83	ESSENTIA INSURANCE COMPANY	0.09%	\$2,619,221	\$1,336,247	\$234,678	\$403,379	30.19%
84	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.08%	\$2,560,620	\$2,750,601	\$1,178,816	\$1,033,594	37.58%
85	GRINNELL MUTUAL REINSURANCE COMPANY	0.08%	\$2,555,587	\$2,527,119	\$1,342,568	\$1,459,634	57.76%
86	DAIRYLAND INSURANCE COMPANY	0.08%	\$2,383,690	\$2,325,052	\$1,118,428	\$1,987,643	85.49%
87	STANDARD FIRE INSURANCE COMPANY	0.08%	\$2,350,808	\$307,848	\$17,678	\$77,537	25.19%
88	INSUREMAX INSURANCE COMPANY	0.07%	\$2,275,704	\$2,444,926	\$1,864,065	\$1,821,330	74.49%
89	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.07%	\$2,250,226	\$2,322,775	\$1,049,194	\$1,094,311	47.11%
90	ENCOMPASS INDEMNITY COMPANY	0.07%	\$2,155,115	\$1,807,247	\$843,007	\$1,076,161	59.55%
91	HORACE MANN INSURANCE COMPANY	0.07%	\$2,135,079	\$1,998,496	\$1,157,426	\$1,088,778	54.48%
92	CONSUMERS INSURANCE USA INC	0.07%	\$2,118,360	\$2,213,822	\$1,765,762	\$1,491,623	67.38%
93	UNITRIN PREFERRED INSURANCE COMPANY	0.06%	\$1,810,731	\$1,883,739	\$1,606,349	\$1,679,352	89.15%
94	LM INSURANCE CORPORATION	0.06%	\$1,803,909	\$1,492,244	\$676,609	\$931,522	62.42%
95	SECURA SUPREME INSURANCE COMPANY	0.06%	\$1,773,643	\$1,781,249	\$744,367	\$616,493	34.61%
96	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.06%	\$1,732,983	\$1,632,051	\$750,605	\$925,619	56.72%
97	BANKERS STANDARD INSURANCE COMPANY	0.06%	\$1,715,252	\$1,707,115	\$800,608	\$998,659	58.50%
98	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.06%	\$1,687,446	\$1,696,043	\$832,467	\$495,452	29.21%
99	OMNI INDEMNITY COMPANY	0.06%	\$1,683,287	\$1,672,989	\$1,118,576	\$873,033	52.18%
100	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.05%	\$1,653,251	\$1,815,464	\$1,113,133	\$880,507	48.50%
101	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$1,557,596	\$1,789,189	\$849,118	\$932,215	52.10%
102	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.05%	\$1,479,134	\$1,440,109	\$868,261	\$789,584	54.83%
103	SHELTER GENERAL INSURANCE COMPANY	0.05%	\$1,469,478	\$1,709,286	\$1,107,686	\$462,534	27.06%
104	AIG PROPERTY CASUALTY COMPANY	0.05%	\$1,438,978	\$1,419,565	\$806,759	\$762,367	53.70%
105	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.04%	\$1,362,428	\$1,594,142	\$1,663,960	\$590,234	37.03%
106	EMCASCO INSURANCE COMPANY	0.04%	\$1,309,380	\$1,274,595	\$646,269	\$753,633	59.13%
107	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$1,271,484	\$1,281,874	\$492,365	\$603,093	47.05%
108	NATIONAL SURETY CORPORATION	0.04%	\$1,190,179	\$1,099,983	\$405,829	\$1,267,105	115.19%
109	CHUBB NATIONAL INSURANCE COMPANY	0.04%	\$1,161,756	\$1,077,502	\$787,290	\$493,088	45.76%
110	BENCHMARK INSURANCE COMPANY	0.04%	\$1,153,628	\$979,370	\$380,783	\$809,074	82.61%
111	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$1,014,324	\$1,101,068	\$378,891	\$194,615	17.68%
112	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$876,051	\$856,332	\$495,703	\$186,953	21.83%
113	MENDOTA INSURANCE COMPANY	0.03%	\$870,472	\$1,172,580	\$1,173,278	\$832,327	70.98%
114	STILLWATER INSURANCE COMPANY	0.03%	\$849,516	\$897,466	\$534,029	\$317,102	35.33%
115	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.03%	\$826,170	\$840,385	\$451,889	\$410,041	48.79%
116	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.02%	\$747,751	\$512,843	\$207,070	\$138,831	27.07%
117	NEW SOUTH INSURANCE COMPANY	0.02%	\$681,244	\$743,053	\$721,689	\$642,963	86.53%
118	SAGAMORE INSURANCE COMPANY	0.02%	\$678,598	\$709,079	\$582,148	\$445,910	62.89%
119	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$653,784	\$687,506	\$412,488	\$489,653	71.22%
120	WARNER INSURANCE COMPANY	0.02%	\$635,476	\$763,881	\$584,116	\$362,318	47.43%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	TOPA INSURANCE COMPANY	0.02%	\$585,858	\$709,079	\$1,003,936	\$387,927	54.71%
122	HALLMARK INSURANCE COMPANY	0.02%	\$547,291	\$801,767	\$939,810	\$1,018,461	127.03%
123	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$535,770	\$507,147	\$237,605	\$247,722	48.85%
124	FEDERAL INSURANCE COMPANY	0.02%	\$521,437	\$528,741	\$192,545	\$104,720	19.81%
125	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.02%	\$519,877	\$511,618	\$92,910	\$235,104	45.95%
126	VIGILANT INSURANCE COMPANY	0.02%	\$517,461	\$511,424	\$384,186	\$384,444	75.17%
127	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$500,127	\$507,273	\$131,643	\$218,092	42.99%
128	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.02%	\$487,975	\$507,871	\$229,835	\$74,266	14.62%
129	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$467,405	\$595,205	\$1,057,850	\$717,829	120.60%
130	SENTINEL INSURANCE COMPANY LTD	0.02%	\$466,055	\$428,629	\$342,464	\$416,718	97.22%
131	HARTFORD CASUALTY INSURANCE CO	0.01%	\$394,194	\$396,652	\$220,440	\$322,585	81.33%
132	IRONSHORE INDEMNITY INC	0.01%	\$378,835	\$356,668	\$40,013	\$61,382	17.21%
133	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$372,015	\$749,920	\$715,979	\$527,433	70.33%
134	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.01%	\$369,458	\$279,606	\$506,028	\$458,884	164.12%
135	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$366,504	\$343,897	\$198,855	\$172,984	50.30%
136	WEST AMERICAN INSURANCE COMPANY	0.01%	\$327,875	\$349,773	\$141,560	\$118,096	33.76%
137	MID CENTURY INSURANCE COMPANY	0.01%	\$325,555	\$630,915	\$3,995,440	\$1,645,718	260.85%
138	AUTO CLUB FAMILY INSURANCE COMPANY	0.01%	\$324,155	\$388,935	\$477,925	\$139,782	35.94%
139	FINANCIAL INDEMNITY COMPANY	0.01%	\$313,014	\$349,451	\$285,666	\$22,765	6.51%
140	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$301,392	\$342,551	\$225,288	\$118,347	34.55%
141	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$286,986	\$296,743	\$330,482	\$339,415	114.38%
142	TEACHERS INSURANCE COMPANY	0.01%	\$284,964	\$299,879	\$95,194	\$38,170	12.73%
143	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$279,618	\$301,771	\$232,496	\$44,797	14.84%
144	PACIFIC INDEMNITY COMPANY	0.01%	\$264,175	\$276,504	\$97,455	\$135,545	49.02%
145	FIRST COLONIAL INSURANCE COMPANY	0.01%	\$237,020	\$237,020	\$103,000	\$103,000	43.46%
146	MIC GENERAL INSURANCE CORPORATION	0.01%	\$227,072	\$261,094	\$77,730	\$56,932	21.81%
147	RLI INSURANCE COMPANY	0.01%	\$211,120	\$108,367	\$21,803	\$29,460	27.19%
148	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$195,330	\$201,936	\$170,951	\$209,933	103.96%
149	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$184,186	\$198,790	\$54,323	\$26,104	13.13%
150	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$177,060	\$108,396	\$51,468	\$79,068	72.94%
151	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.01%	\$172,404	\$167,148	\$82,035	\$145,316	86.94%
152	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$162,006	\$167,727	\$47,083	\$82,466	49.17%
153	LYNDON SOUTHERN INSURANCE COMPANY	0.01%	\$160,921	\$168,662	\$51,382	\$54,429	32.27%
154	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$154,590	\$170,506	\$60,411	\$59,695	35.01%
155	YOSEMITE INSURANCE COMPANY	0.00%	\$146,766	\$119,361	\$25,667	\$43,069	36.08%
156	INFINITY INSURANCE COMPANY	0.00%	\$143,397	\$138,627	\$218,642	\$18,975	13.69%
157	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$135,880	\$142,201	\$30,996	\$46,231	32.51%
158	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$132,126	\$144,380	\$152,383	\$119,009	82.43%
159	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$121,111	\$122,096	\$92,107	\$74,681	61.17%
160	CHARTER INDEMNITY COMPANY	0.00%	\$104,385	\$132,630	\$74,755	\$101,184	76.29%
161	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$102,187	\$94,666	\$59,597	\$49,574	52.37%
162	MERASTAR INSURANCE COMPANY	0.00%	\$94,335	\$97,985	\$53,207	\$32,674	33.35%
163	LIBERTY INSURANCE CORPORATION	0.00%	\$88,173	\$94,742	\$38,390	\$35,248	37.20%
164	TRIUMPH CASUALTY COMPANY	0.00%	\$72,461	\$77,691	\$74,743	\$67,473	86.85%
165	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$64,545	\$68,465	\$33,085	-\$64,488	-94.19%
166	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$55,853	\$57,336	\$49,342	\$48,600	84.76%
167	DEPOSITORS INSURANCE COMPANY	0.00%	\$55,525	\$54,701	\$57,238	\$20,822	38.07%
168	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$51,404	\$66,459	\$90,313	\$82,185	123.66%
169	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$40,937	\$43,748	\$6,945	\$2,467	5.64%
170	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$33,286	\$27,066	\$7,258	\$6,023	22.25%
171	OMNI INSURANCE COMPANY	0.00%	\$21,386	\$34,914	\$40,707	\$25,631	73.41%
172	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$15,118	\$16,611	\$634,887	\$571,601	3441.10%
173	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$9,561	\$10,888	\$9,105	\$9,106	83.63%
174	COMPANION PROPERTY AND CASUALTY INSURANCE COM	0.00%	\$7,921	\$79,741	\$25,373	\$23,989	30.08%
175	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$6,043	\$6,110	\$0	-\$298	-4.88%
176	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$5,465	\$12,903	\$2,575	\$2,575	19.96%
177	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$5,037	\$7,151	\$15,556	\$15,523	217.07%
178	HANOVER INSURANCE COMPANY THE	0.00%	\$4,948	\$4,947	\$0	-\$1,223	-24.72%
179	RESPONSE INSURANCE COMPANY	0.00%	\$3,797	\$54,306	\$49,698	\$33,922	62.46%
180	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$1,999	\$1,999	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$1,621	\$47,764	\$402,258	-\$45,437	-95.13%
182	INTEGON INDEMNITY CORPORATION	0.00%	\$1,344	\$2,926	\$0	\$0	0.00%
183	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$491	\$758	\$0	\$0	0.00%
184	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$16	\$16	-\$30,101	\$139,438	871487.50%
185	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$7	\$1,297	-\$9,333	-\$9,402	-724.90%
186	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$1	\$1,899	\$207,373	\$121,725	6409.95%
187	INFINITY INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$77	-\$134	N/A
188	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$19	\$0	\$312	1642.11%
189	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$2,784	-\$8,906	N/A
190	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$400	-\$429	N/A
191	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$434	N/A
192	OBI NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$108	N/A
193	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$240	-\$240	N/A
194	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$79	-\$690	-\$1,145	-1449.37%
195	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$1	N/A
196	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$78,750	\$78,755	N/A
197	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$94	N/A
198	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,342	N/A
199	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$246	-\$153	N/A
200	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$100,000	-\$1,101	N/A
201	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,000	\$8,600	N/A
202	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
203	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
204	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$33	\$0	-\$347	1051.52%
205	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$79,430	-\$312,914	N/A
206	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$561	\$5,668	N/A
207	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$91,325	\$0	N/A
208	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$0	\$649,220	\$478,363	N/A
209	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	-\$50	-\$7,709	N/A
210	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$18,140	N/A
211	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$800	N/A
212	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
213	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$148	N/A
214	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$76,331	\$49,079	N/A
215	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
216	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5,653	N/A
217	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$61,000	\$45,830	N/A
218	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$81,952	\$94,717	N/A
219	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$36	N/A
220	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
221	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42	N/A
222	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	-\$8	\$0	-\$120	1500.00%
223	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$155,644	\$1,326	N/A
224	DIRECT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$22,154	\$1,670	N/A
225	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$196	N/A
226	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,838	-\$5,662	N/A
227	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$16,799	-\$24,712	N/A
228	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$111	1387.50%
229	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$8,390	N/A
230	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$213	N/A
231	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$51,737	-\$51,737	N/A
232	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,240	-\$1,240	N/A
233	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
234	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	-\$45,000	-\$50,288	N/A
235	MERITPLAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14,018	N/A
236	21ST CENTURY ADVANTAGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,449	N/A
237	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30,678	N/A
238	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$150,000	\$124,105	N/A
239	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
240	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$802	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.00%	\$0	\$0	-\$160	-\$9,234	N/A
242	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$2	N/A
243	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
244	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$487	N/A
245	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
246	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$76,869	\$12,069	N/A
247	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$5,200	\$5,200	N/A
248	WESTERN AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$6,901	\$2,501	N/A
249	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	-\$800	-\$800	N/A
250	NATIONAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$0	\$275	N/A
251	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$484,633	-\$25,745	N/A
252	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$12,936	-\$12,064	N/A
253	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
254	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
255	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$796	-\$3,248	N/A
256	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
257	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$0	\$106	\$0	\$0	0.00%
258	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
259	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$0	\$0	\$17	\$17	N/A
260	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$8,637	N/A
261	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$10,248	N/A
262	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,268	-\$941	N/A
263	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	-\$800	-\$800	N/A
264	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$130	N/A
265	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.00%	\$0	\$0	\$20,000	-\$895,809	N/A
266	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$92,245	-\$19,556	N/A
267	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$399,892	-\$535,201	N/A
268	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$79	N/A
269	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,147	-\$1,147	N/A
270	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$62,935	\$934	N/A
271	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$0	\$0	\$160,000	\$160,000	N/A
272	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$230,565	\$230,565	N/A
273	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$0	\$0	\$41,094	-\$114,419	N/A
274	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$914	N/A
275	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
276	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$41,531	\$25,389	N/A
277	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$156,059	\$29,034	N/A
278	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	-\$5	-\$5	\$17,468	\$47,658	-953160.00%
279	ONEBEACON INSURANCE COMPANY	0.00%	-\$18	-\$18	-\$5,552	-\$6,412	35622.22%
280	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$62	-\$62	-\$568	-\$580	935.48%
281	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.00%	-\$125	-\$125	\$223,149	-\$650,313	520250.40%
282	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	-\$355	\$462	\$0	\$0	0.00%
283	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	-\$382	\$406	\$48,820	\$27,339	6733.74%
284	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$528	\$4,983	\$72,378	-\$97,278	-1952.20%
285	GUIDEONE ELITE INSURANCE COMPANY	0.00%	-\$656	\$15,323	\$79,342	-\$28,709	-187.36%
286	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$1,040	\$12,767	\$507,019	\$15,112	118.37%
287	MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$2,203	\$111,385	\$1,783,617	-\$98,733	-88.64%
288	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$31,888	-\$31,888	-\$2,715	-\$1,947	6.11%
289	VICTORIA FIRE & CASUALTY COMPANY	0.00%	-\$33,971	-\$33,822	\$97	\$92	-0.27%
TOTAL		100.00%	\$3,050,800,317	\$3,017,981,285	\$1,804,278,709	\$1,835,654,434	60.82%





**TOTAL  
COMMERCIAL AUTO  
INSURANCE**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROTECTIVE INSURANCE COMPANY	6.35%	\$31,693,829	\$31,690,199	\$30,850,863	\$43,953,335	138.70%
2	GREAT WEST CASUALTY COMPANY	5.66%	\$28,244,037	\$27,361,633	\$16,706,228	\$15,396,519	56.27%
3	PROGRESSIVE CASUALTY INSURANCE COMPANY	4.43%	\$22,108,156	\$21,849,259	\$10,418,169	\$14,000,594	64.08%
4	CINCINNATI INSURANCE COMPANY THE	2.59%	\$12,943,743	\$12,359,656	\$6,130,178	\$4,660,766	37.71%
5	ACUITY A MUTUAL INSURANCE COMPANY	2.11%	\$10,539,140	\$9,929,117	\$5,516,607	\$3,141,873	31.64%
6	NORTHLAND INSURANCE COMPANY	2.06%	\$10,283,484	\$9,179,203	\$3,292,928	\$4,060,193	44.23%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.03%	\$10,141,579	\$9,854,240	\$6,533,199	\$5,757,667	58.43%
8	NATIONAL CASUALTY COMPANY	1.97%	\$9,834,604	\$9,503,319	\$5,653,948	\$7,756,543	81.62%
9	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.93%	\$9,603,873	\$8,594,671	\$3,723,773	\$5,169,460	60.15%
10	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMI	1.87%	\$9,307,723	\$10,185,165	\$3,864,630	\$5,315,666	52.19%
11	UNITED FIRE AND CASUALTY COMPANY	1.65%	\$8,247,076	\$7,952,851	\$3,211,934	\$2,294,956	28.86%
12	ZURICH AMERICAN INSURANCE COMPANY	1.53%	\$7,613,375	\$9,394,358	\$5,226,110	\$4,086,128	43.50%
13	SENTRY SELECT INSURANCE COMPANY	1.52%	\$7,584,661	\$7,502,619	\$5,194,694	\$4,958,497	66.09%
14	CAROLINA CASUALTY INSURANCE COMPANY	1.50%	\$7,504,343	\$4,524,474	\$4,484,461	\$7,120,016	157.37%
15	MOTORS INSURANCE CORPORATION	1.50%	\$7,481,768	\$7,481,768	\$1,646,000	\$1,494,747	19.98%
16	OWNERS INSURANCE COMPANY	1.50%	\$7,481,614	\$7,590,711	\$4,337,854	\$4,655,009	61.33%
17	CHARTER OAK FIRE INSURANCE CO THE	1.50%	\$7,473,689	\$7,089,554	\$2,965,205	\$5,464,808	77.08%
18	NATIONWIDE MUTUAL INSURANCE COMPANY	1.48%	\$7,379,159	\$7,968,533	\$5,442,053	\$4,253,594	53.38%
19	NATIONAL INTERSTATE INSURANCE COMPANY	1.42%	\$7,087,374	\$6,496,035	\$3,518,037	\$2,900,445	44.65%
20	CONTINENTAL WESTERN INSURANCE COMPANY	1.42%	\$7,083,171	\$7,373,767	\$3,992,595	\$2,744,732	37.22%
21	TRAVELERS PROPERTY CASUALTY COMPANY OF AME	1.38%	\$6,887,907	\$7,040,243	\$2,586,851	\$3,916,366	55.63%
22	UNIVERSAL UNDERWRITERS INS CO	1.30%	\$6,505,331	\$6,253,214	\$2,916,231	\$4,318,679	69.06%
23	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.28%	\$6,373,112	\$6,767,882	\$1,971,315	\$5,506,055	81.36%
24	FEDERATED MUTUAL INSURANCE COMPANY	1.09%	\$5,454,942	\$4,843,911	\$1,132,048	\$2,674,227	55.21%
25	EMPIRE FIRE AND MARINE INSURANCE CO	1.08%	\$5,392,519	\$5,396,623	\$1,080,354	\$475,947	8.82%
26	CANAL INSURANCE COMPANY	1.01%	\$5,048,421	\$3,993,253	\$1,300,593	\$716,031	17.93%
27	CONSUMERS INSURANCE USA INC	1.00%	\$5,012,593	\$5,377,100	\$2,218,456	\$3,825,793	71.15%
28	NATIONAL INDEMNITY COMPANY	0.95%	\$4,717,911	\$3,765,182	\$1,950,272	\$2,287,836	60.76%
29	VANLINER INSURANCE COMPANY	0.94%	\$4,672,437	\$4,221,940	\$1,753,412	\$1,064,474	25.21%
30	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.91%	\$4,542,047	\$4,484,973	\$1,767,327	\$2,625,113	58.53%
31	SECURA INSURANCE A MUTUAL COMPANY	0.88%	\$4,381,337	\$4,078,445	\$1,335,930	\$1,644,168	40.31%
32	AMCO INSURANCE COMPANY	0.87%	\$4,357,104	\$3,856,036	\$1,315,848	\$2,685,138	69.63%
33	SAVERS PROPERTY & CASUALTY INSURANCE COMPAI	0.84%	\$4,210,596	\$4,150,588	\$1,376,065	\$2,518,728	60.68%
34	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.80%	\$4,006,405	\$3,049,777	\$2,152,330	\$892,015	29.25%
35	COLUMBIA MUTUAL INSURANCE COMPANY	0.80%	\$3,965,961	\$3,879,003	\$4,547,858	\$2,444,156	63.01%
36	FEDERATED SERVICE INSURANCE COMPANY	0.79%	\$3,961,012	\$3,807,376	\$1,345,065	\$2,132,932	56.02%
37	AUTO OWNERS INSURANCE COMPANY	0.76%	\$3,796,960	\$3,709,562	\$2,487,260	\$2,169,411	58.48%
38	SHELTER GENERAL INSURANCE COMPANY	0.71%	\$3,554,338	\$3,484,831	\$3,084,599	\$2,326,243	66.75%
39	SENTINEL INSURANCE COMPANY LTD	0.71%	\$3,539,810	\$3,469,473	\$2,252,731	\$2,116,028	60.99%
40	ACE AMERICAN INSURANCE COMPANY	0.70%	\$3,467,361	\$3,397,791	\$590,384	-\$1,652,825	-48.64%
41	EMPLOYERS MUTUAL CASUALTY COMPANY	0.68%	\$3,377,240	\$3,077,912	\$2,826,973	\$2,046,044	66.48%
42	TRAVELERS CASUALTY INSURANCE COMPANY OF AMI	0.66%	\$3,316,084	\$3,342,425	\$2,613,871	\$1,435,471	42.95%
43	TRAVELERS INDEMNITY COMPANY	0.66%	\$3,284,989	\$3,269,003	\$999,115	\$6,453,262	197.41%
44	EMCASCO INSURANCE COMPANY	0.66%	\$3,271,633	\$3,094,162	\$2,071,286	\$2,724,881	88.07%
45	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.61%	\$3,025,358	\$2,741,860	\$802,764	\$3,708,301	135.25%
46	HAULERS INSURANCE COMPANY INC	0.56%	\$2,803,122	\$2,564,305	\$1,352,493	\$1,573,685	61.37%
47	DEPOSITORS INSURANCE COMPANY	0.55%	\$2,747,900	\$2,574,156	\$994,422	\$1,351,435	52.50%
48	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.55%	\$2,722,552	\$2,878,913	\$1,080,625	\$2,941,681	102.18%
49	BERKSHIRE HATHAWAY HOMESTATE INSURANCE CON	0.52%	\$2,593,892	\$1,588,349	\$638,462	\$1,153,562	72.63%
50	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.51%	\$2,531,257	\$2,387,564	\$2,397,181	\$1,434,561	60.08%
51	GRINNELL MUTUAL REINSURANCE COMPANY	0.50%	\$2,491,077	\$2,425,025	\$411,047	\$1,015,691	41.88%
52	PEERLESS INDEMNITY INSURANCE COMPANY	0.49%	\$2,446,614	\$2,718,579	\$2,303,651	\$1,700,454	62.55%
53	SPARTA INSURANCE COMPANY	0.48%	\$2,408,036	\$2,171,045	\$476,592	\$894,293	41.19%
54	ADDISON INSURANCE COMPANY	0.48%	\$2,404,016	\$2,367,120	\$961,651	-\$277,731	-11.73%
55	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.46%	\$2,318,233	\$2,166,907	-\$3,092,141	\$2,283,783	105.39%
56	ARCH INSURANCE COMPANY	0.46%	\$2,300,540	\$2,243,807	\$490,030	\$547,745	24.41%
57	HARTFORD FIRE INSURANCE COMPANY	0.41%	\$2,052,311	\$2,323,721	\$2,833,267	\$2,388,195	102.77%
58	UNITED STATES FIRE INSURANCE COMPANY	0.40%	\$2,016,506	\$1,740,869	\$478,240	\$487,992	28.03%
59	GENERAL CASUALTY COMPANY OF WISCONSIN	0.40%	\$2,000,316	\$2,249,607	\$1,699,811	\$2,172,938	96.59%
60	CAMERON MUTUAL INSURANCE COMPANY	0.39%	\$1,920,491	\$1,947,412	\$638,483	\$814,099	41.80%
61	LANCER INSURANCE COMPANY	0.38%	\$1,911,069	\$1,954,084	\$554,815	\$947,605	48.49%
62	ALLSTATE INSURANCE COMPANY	0.38%	\$1,906,531	\$1,540,618	\$1,027,632	\$1,158,168	75.18%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	NETHERLANDS INSURANCE COMPANY THE	0.38%	\$1,871,081	\$2,226,385	\$1,004,286	\$804,129	36.12%
64	SOUTHERN PIONEER PROPERTY AND CASUALTY INSU	0.37%	\$1,838,542	\$1,496,637	\$644,039	\$1,074,061	71.76%
65	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.36%	\$1,785,591	\$1,654,497	\$1,184,708	\$936,822	56.62%
66	SENTRY INSURANCE A MUTUAL COMPANY	0.35%	\$1,749,922	\$1,636,516	\$344,324	\$1,234,901	75.46%
67	ACCEPTANCE CASUALTY INSURANCE CO	0.34%	\$1,706,464	\$1,657,244	\$831,359	\$1,415,432	85.41%
68	SAGAMORE INSURANCE COMPANY	0.33%	\$1,670,959	\$1,349,811	\$503,046	\$2,250,637	166.74%
69	PRAETORIAN INSURANCE COMPANY	0.33%	\$1,656,385	\$1,546,168	\$689,919	\$625,026	40.42%
70	AMERISURE INSURANCE COMPANY	0.33%	\$1,633,270	\$1,703,389	\$988,508	\$613,756	36.03%
71	GREAT AMERICAN ASSURANCE COMPANY	0.32%	\$1,614,245	\$1,625,957	\$918,240	\$656,125	40.35%
72	BITUMINOUS CASUALTY CORPORATION	0.32%	\$1,594,414	\$1,449,458	\$582,216	\$1,022,028	70.51%
73	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.32%	\$1,582,973	\$1,562,652	\$379,312	\$443,935	28.41%
74	VICTORIA FIRE & CASUALTY COMPANY	0.30%	\$1,518,306	\$1,624,181	\$892,769	\$2,462,227	151.60%
75	OHIO SECURITY INSURANCE COMPANY	0.30%	\$1,514,119	\$1,094,316	\$277,580	\$699,324	63.91%
76	FIRST GUARD INSURANCE COMPANY	0.29%	\$1,467,654	\$1,467,654	\$509,250	\$505,687	34.46%
77	MID CENTURY INSURANCE COMPANY	0.29%	\$1,459,223	\$1,413,498	\$1,180,936	\$1,555,039	110.01%
78	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.29%	\$1,454,880	\$934,629	\$388,584	-\$849,815	-90.93%
79	AMERICAN GUARANTEE & LIABILITY INSURANCE COMP	0.29%	\$1,441,677	\$1,588,558	\$331,054	\$834,462	52.53%
80	FIRST LIBERTY INSURANCE CORP THE	0.29%	\$1,431,072	\$1,112,587	\$203,758	\$331,316	29.78%
81	AMERICAN SERVICE INSURANCE COMPANY	0.29%	\$1,425,713	\$1,240,166	\$537,705	\$743,537	59.95%
82	MIDWESTERN INDEMNITY COMPANY THE	0.28%	\$1,400,797	\$1,547,154	\$1,361,368	\$265,413	17.15%
83	AMERISURE MUTUAL INSURANCE COMPANY	0.28%	\$1,377,134	\$1,473,340	\$1,311,430	\$1,696,187	115.13%
84	WEST BEND MUTUAL INSURANCE COMPANY	0.27%	\$1,358,320	\$1,243,983	\$556,442	\$712,216	57.25%
85	FEDERAL INSURANCE COMPANY	0.27%	\$1,344,793	\$1,276,975	\$1,378,169	\$1,415,068	110.81%
86	CONTINENTAL INSURANCE COMPANY THE	0.26%	\$1,304,705	\$1,466,909	\$361,384	\$520,980	35.52%
87	RLI INSURANCE COMPANY	0.26%	\$1,283,916	\$1,146,105	\$33,277	\$361,261	31.52%
88	GATEWAY INSURANCE COMPANY	0.26%	\$1,281,036	\$1,045,959	\$445,624	\$657,643	62.87%
89	TRUCK INSURANCE EXCHANGE	0.26%	\$1,277,371	\$1,363,282	\$396,254	\$530,011	38.88%
90	GREAT NORTHERN INSURANCE COMPANY	0.25%	\$1,259,366	\$1,250,134	\$720,548	\$484,331	38.74%
91	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.25%	\$1,238,187	\$1,382,371	\$1,285,789	\$1,297,805	93.88%
92	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$1,229,259	\$1,090,380	\$245,133	\$533,899	48.96%
93	WESCO INSURANCE COMPANY	0.25%	\$1,227,033	\$513,466	\$140,377	\$199,497	38.85%
94	CINCINNATI INDEMNITY COMPANY INC	0.24%	\$1,206,039	\$1,293,173	\$394,480	\$918,584	71.03%
95	OLD REPUBLIC INSURANCE COMPANY	0.24%	\$1,195,602	\$1,086,014	\$93,826	\$948,340	87.32%
96	PENN MILLERS INSURANCE COMPANY	0.24%	\$1,192,630	\$1,169,782	\$1,163,089	-\$107,017	-9.15%
97	CHURCH MUTUAL INSURANCE COMPANY	0.24%	\$1,179,362	\$1,301,399	\$708,454	\$424,446	32.61%
98	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.23%	\$1,171,452	\$1,257,128	\$918,975	\$566,670	45.08%
99	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.23%	\$1,164,271	\$1,209,095	\$162,555	\$326,347	26.99%
100	CHEROKEE INSURANCE COMPANY	0.23%	\$1,153,969	\$956,641	\$784,817	\$518,090	54.16%
101	PHOENIX INSURANCE COMPANY THE	0.23%	\$1,148,391	\$1,104,985	\$415,269	\$309,122	27.98%
102	GREAT DIVIDE INSURANCE COMPANY	0.22%	\$1,111,652	\$988,309	\$210,719	\$353,785	35.80%
103	GREENWICH INSURANCE COMPANY	0.22%	\$1,091,218	\$993,997	\$37,157	\$217,230	21.85%
104	CRUM & FORSTER INDEMNITY COMPANY	0.22%	\$1,082,471	\$982,584	\$404,303	\$657,877	66.95%
105	PLAZA INSURANCE COMPANY	0.21%	\$1,070,434	\$967,826	\$388,585	\$716,843	74.07%
106	ARGONAUT GREAT CENTRAL INSURANCE CO	0.21%	\$1,058,527	\$1,106,597	\$861,927	\$642,872	58.09%
107	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.21%	\$1,037,955	\$1,091,769	\$823,425	-\$503,050	-46.08%
108	VALLEY FORGE INSURANCE COMPANY	0.21%	\$1,031,332	\$1,049,026	\$1,202,132	\$920,365	87.74%
109	AMERICAN CASUALTY COMPANY OF READING PENNSY	0.20%	\$1,015,890	\$821,498	\$204,159	\$159,622	19.43%
110	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.19%	\$968,328	\$849,336	\$207,180	\$224,412	26.42%
111	STATE FARM FIRE AND CASUALTY COMPANY	0.19%	\$965,135	\$999,462	\$1,314,022	\$1,828,496	182.95%
112	ATLANTIC SPECIALTY INSURANCE COMPANY	0.19%	\$954,417	\$815,462	\$348,487	\$518,572	63.59%
113	AMERICAN STATES INSURANCE COMPANY	0.19%	\$926,365	\$1,017,297	\$762,989	\$91,244	8.97%
114	STRATFORD INSURANCE COMPANY	0.19%	\$925,890	\$859,973	\$684,378	\$249,372	29.00%
115	GRANITE STATE INSURANCE COMPANY	0.18%	\$921,572	\$879,918	\$227,108	\$572,066	65.01%
116	CONTINENTAL CASUALTY COMPANY	0.18%	\$905,948	\$822,762	\$429,842	\$696,904	84.70%
117	HALLMARK INSURANCE COMPANY	0.18%	\$895,772	\$708,053	\$184,034	\$433,686	61.25%
118	NEW YORK MARINE & GENERAL INSURANCE COMPAN	0.18%	\$891,807	\$654,508	\$111,825	\$207,166	31.65%
119	SHELTER MUTUAL INSURANCE COMPANY	0.18%	\$881,783	\$890,664	\$491,553	\$19,418	2.18%
120	NORTHFIELD INSURANCE COMPANY	0.18%	\$873,969	\$838,578	\$252,018	\$331,518	39.53%
121	NORTH RIVER INSURANCE COMPANY THE	0.17%	\$871,889	\$513,041	\$169,296	\$272,593	53.13%
122	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLIA	0.17%	\$854,933	\$936,506	\$898,466	\$702,522	75.02%
123	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.17%	\$849,978	\$851,602	\$453,998	\$226,944	26.65%
124	FARMERS INSURANCE EXCHANGE	0.17%	\$845,006	\$856,171	\$364,833	\$485,587	56.72%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	MILWAUKEE CASUALTY INSURANCE CO	0.17%	\$844,173	\$602,316	\$156,795	\$378,083	62.77%
126	QBE INSURANCE CORPORATION	0.17%	\$824,720	\$567,886	\$803,813	-\$474,237	-83.51%
127	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN	0.16%	\$819,397	\$683,029	\$205,989	\$181,057	26.51%
128	CATLIN INDEMNITY COMPANY	0.16%	\$807,953	\$773,465	\$74,554	\$238,940	30.89%
129	ARGONAUT MIDWEST INSURANCE COMPANY	0.16%	\$790,146	\$766,979	\$1,029,171	\$659,791	86.02%
130	INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	0.16%	\$784,295	\$791,384	\$434,233	\$599,297	75.73%
131	FARMLAND MUTUAL INSURANCE COMPANY	0.16%	\$777,912	\$760,232	\$148,266	\$144,117	18.96%
132	HAWKEYE-SECURITY INSURANCE COMPANY	0.16%	\$776,274	\$901,046	\$563,918	\$705,878	78.34%
133	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE C	0.15%	\$772,588	\$899,798	\$728,748	\$640,461	71.18%
134	BROTHERHOOD MUTUAL INSURANCE CO	0.15%	\$766,021	\$746,039	\$484,357	\$532,148	71.33%
135	INDIANA LUMBERMENS MUTUAL INSURANCE COMPAN	0.15%	\$752,897	\$794,351	\$253,227	\$272,852	34.35%
136	TWIN CITY FIRE INSURANCE COMPANY	0.15%	\$752,061	\$708,480	\$160,621	\$282,138	39.82%
137	HUDSON INSURANCE COMPANY	0.15%	\$751,980	\$729,902	\$56,193	\$264,746	36.27%
138	FCCI INSURANCE COMPANY	0.15%	\$750,670	\$643,576	\$188,322	\$265,592	41.27%
139	PEERLESS INSURANCE COMPANY	0.15%	\$723,732	\$766,669	\$195,042	\$343,750	44.84%
140	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.14%	\$708,697	\$571,267	\$105,956	\$118,874	20.81%
141	SAFETY NATIONAL CASUALTY CORPORATION	0.14%	\$684,925	\$628,262	\$16,924	\$459,209	73.09%
142	NATIONAL TRUST INSURANCE COMPANY	0.14%	\$678,739	\$636,007	\$468,677	\$167,215	26.29%
143	SELECTIVE INSURANCE COMPANY OF AMERICA	0.13%	\$671,835	\$477,397	\$651,465	\$190,508	39.91%
144	CINCINNATI CASUALTY COMPANY THE	0.13%	\$656,153	\$680,003	\$238,933	\$224,346	32.99%
145	T H E INSURANCE COMPANY	0.13%	\$638,789	\$602,808	\$127,007	-\$228,475	-37.90%
146	COMMERCE AND INDUSTRY INSURANCE CO	0.13%	\$635,906	\$383,874	\$67,653	\$48,529	12.64%
147	REGENT INSURANCE COMPANY	0.13%	\$633,674	\$784,606	\$912,754	\$482,574	61.51%
148	AMERICAN HOME ASSURANCE COMPANY	0.13%	\$627,055	\$627,055	\$1,764,989	\$1,959,243	312.45%
149	OAK RIVER INSURANCE COMPANY	0.12%	\$580,955	\$702,917	\$774,301	\$25,162	3.58%
150	AMERISURE PARTNERS INSURANCE COMPANY	0.10%	\$520,174	\$420,365	\$240,400	\$492,438	117.15%
151	AMERICAN ZURICH INSURANCE COMPANY	0.10%	\$517,602	\$609,537	\$31,100	\$227,945	37.40%
152	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.10%	\$510,884	\$521,601	\$84,527	\$88,298	16.93%
153	ILLINOIS NATIONAL INSURANCE COMPANY	0.10%	\$510,794	\$526,005	\$119,176	\$131,483	25.00%
154	HDI-GERLING AMERICA INSURANCE COMPANY	0.10%	\$502,370	\$434,964	\$243,589	\$330,989	76.10%
155	AMERICAN RELIABLE INSURANCE COMPANY	0.10%	\$495,737	\$418,685	\$97,636	\$178,339	42.60%
156	COREPOINTE INSURANCE COMPANY	0.10%	\$490,726	\$639,923	\$134,843	\$321,600	50.26%
157	TOWER INSURANCE COMPANY OF NEW YORK	0.10%	\$486,529	\$683,373	\$797,473	\$972,785	142.35%
158	UNION INSURANCE COMPANY OF PROVIDENCE	0.10%	\$477,042	\$490,034	\$165,712	\$159,286	32.51%
159	GENERAL INSURANCE COMPANY OF AMERICA	0.09%	\$470,953	\$517,915	\$111,873	\$59,244	11.44%
160	FIREMANS FUND INSURANCE COMPANY	0.09%	\$470,546	\$386,843	\$114,358	\$309,220	79.93%
161	TRANSPORTATION INSURANCE COMPANY	0.09%	\$459,539	\$597,062	\$226,698	\$110,930	18.58%
162	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.09%	\$458,617	\$346,563	\$211,441	\$201,753	58.22%
163	HARTFORD CASUALTY INSURANCE CO	0.09%	\$453,895	\$430,797	\$194,734	\$407,861	94.68%
164	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	0.09%	\$450,479	\$345,301	\$9,073	\$67,424	19.53%
165	MAXUM CASUALTY INSURANCE COMPANY	0.09%	\$446,800	\$1,871,194	\$730,677	\$203,486	10.87%
166	TOKIO MARINE AMERICA INSURANCE COMPANY	0.09%	\$438,683	\$461,089	\$71,193	-\$70,742	-15.34%
167	AMERICAN ECONOMY INSURANCE COMPANY	0.08%	\$411,393	\$422,675	\$80,537	\$181,269	42.89%
168	HARLEYSVILLE INSURANCE COMPANY	0.08%	\$406,561	\$343,179	\$50,186	\$143,398	41.79%
169	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$398,106	\$416,766	-\$73,979	-\$76,170	-18.28%
170	AMERICAN INTER-FIDELITY EXCHANGE	0.08%	\$392,200	\$392,200	\$48,335	\$306,211	78.08%
171	ECHELON PROPERTY & CASUALTY INSURANCE COMP	0.08%	\$379,591	\$271,434	\$73,087	\$122,874	45.27%
172	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.08%	\$376,438	\$395,849	\$148,073	\$603,695	152.51%
173	MARKEL INSURANCE COMPANY	0.07%	\$372,175	\$306,357	\$10,521	\$55,048	17.97%
174	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$370,873	\$391,097	\$319,014	\$375,874	96.11%
175	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$364,260	\$228,954	\$524,595	\$30,867	13.48%
176	HARCO NATIONAL INSURANCE COMPANY	0.07%	\$359,163	\$562,381	\$199,132	\$27,182	4.83%
177	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.07%	\$357,819	\$345,167	\$666,942	-\$783,491	-226.99%
178	BITUMINOUS FIRE AND MARINE INS CO	0.07%	\$349,844	\$418,957	\$255,866	\$342,756	81.81%
179	STARR INDEMNITY & LIABILITY COMPANY	0.07%	\$328,355	\$403,220	\$118,794	\$275,340	68.29%
180	PROPERTY & CASUALTY INSURANCE COMPANY OF HA	0.06%	\$297,632	\$292,311	\$54,079	\$107,614	36.81%
181	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH	0.06%	\$296,346	\$248,659	\$32,572	-\$48,578	-19.54%
182	SECURA SUPREME INSURANCE COMPANY	0.06%	\$285,730	\$193,539	\$119,781	\$147,207	76.06%
183	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.06%	\$278,723	\$261,359	\$142,265	\$288,424	110.36%
184	AMERICAN SOUTHERN INSURANCE COMPANY	0.05%	\$259,898	\$406,653	\$100,030	\$70,496	17.34%
185	MONROE GUARANTY INSURANCE COMPANY	0.05%	\$257,910	\$110,159	\$1,403	\$21,552	19.56%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	WEST AMERICAN INSURANCE COMPANY	0.05%	\$257,471	\$180,387	\$849,887	\$436,372	241.91%
187	MASSACHUSETTS BAY INSURANCE COMPANY	0.05%	\$256,454	\$237,399	\$677,347	\$527,313	222.12%
188	LIBERTY INSURANCE CORPORATION	0.05%	\$245,181	\$288,979	\$221,134	\$697,770	241.46%
189	XL SPECIALTY INSURANCE COMPANY	0.05%	\$244,417	\$280,415	\$43,916	\$75,812	27.04%
190	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.05%	\$239,516	\$215,963	\$48,771	\$120,397	55.75%
191	ASSURANCE COMPANY OF AMERICA	0.05%	\$238,382	\$314,379	\$239,172	\$267,349	85.04%
192	GOVERNMENT EMPLOYEES INSURANCE CO	0.05%	\$233,701	\$204,800	\$55,380	\$85,655	41.82%
193	OHIO CASUALTY INSURANCE COMPANY	0.05%	\$232,345	\$266,769	\$93,618	\$133,201	49.93%
194	NOVA CASUALTY COMPANY	0.05%	\$232,054	\$931,951	\$584,501	\$630,832	67.69%
195	STAR INSURANCE COMPANY	0.05%	\$229,980	\$377,291	\$1,540,906	\$1,149,670	304.72%
196	COUNTRY MUTUAL INSURANCE COMPANY	0.05%	\$225,477	\$207,818	\$55,145	\$99,245	47.76%
197	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.04%	\$223,838	\$220,340	\$200,186	\$188,008	85.33%
198	AMERICAN NATIONAL PROPERTY & CASUALTY COMPA	0.04%	\$219,703	\$245,846	\$51,770	\$2,270	0.92%
199	LIBERTY INSURANCE UNDERWRITERS INC	0.04%	\$187,753	\$240,524	\$172,494	-\$19,614	-8.15%
200	HANOVER INSURANCE COMPANY THE	0.04%	\$185,052	\$197,681	\$140,706	\$140,296	70.97%
201	WESTFIELD INSURANCE COMPANY	0.04%	\$181,065	\$188,728	\$37,479	-\$3,385	-1.79%
202	TOWER NATIONAL INSURANCE COMPANY	0.03%	\$170,588	\$121,617	\$15,077	\$31,812	26.16%
203	ELECTRIC INSURANCE COMPANY	0.03%	\$169,763	\$169,762	\$17,071	\$36,035	21.23%
204	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$162,683	\$109,799	\$73,201	\$54,222	49.38%
205	1ST AUTO & CASUALTY INSURANCE COMPANY	0.03%	\$156,306	\$131,801	\$66,606	\$71,106	53.95%
206	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$155,146	\$138,218	\$33,346	\$78,599	56.87%
207	CITIZENS INSURANCE COMPANY OF AMERICA	0.03%	\$146,164	\$190,794	\$138,504	-\$86,007	-45.08%
208	MITSUMI SUMITOMO INSURANCE USA INC	0.03%	\$143,194	\$142,176	\$19,990	\$23,415	16.47%
209	LIBERTY MUTUAL INSURANCE COMPANY	0.03%	\$143,156	\$571,097	\$277,082	\$215,433	37.72%
210	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$143,037	\$107,251	\$130,907	-\$94,026	-87.67%
211	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$135,941	\$380,025	\$452,515	-\$158,244	-41.64%
212	AXIS INSURANCE COMPANY	0.03%	\$135,702	\$101,100	\$26,369	\$70,250	69.49%
213	SCOTTS DALE INDEMNITY COMPANY	0.03%	\$132,140	\$106,165	\$808,435	\$91,727	86.40%
214	BERKLEY REGIONAL INSURANCE COMPANY	0.03%	\$130,774	\$38,009	\$0	\$3,634	9.56%
215	XL INSURANCE AMERICA INC	0.03%	\$130,334	\$153,837	\$11,192	-\$30,526	-19.84%
216	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$130,002	\$130,002	\$21,869	\$35,092	26.99%
217	RIVERPORT INSURANCE COMPANY	0.03%	\$127,749	\$130,124	\$37,567	\$74,591	57.32%
218	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSU	0.02%	\$121,157	\$111,954	\$178,603	\$98,922	88.36%
219	MARYLAND CASUALTY COMPANY	0.02%	\$112,079	\$164,937	\$128,030	\$19,992	12.12%
220	TECHNOLOGY INSURANCE COMPANY	0.02%	\$111,301	\$120,786	\$84,423	\$97,723	80.91%
221	CUMIS INSURANCE SOCIETY INC	0.02%	\$109,469	\$79,416	\$32,007	-\$18,278	-23.02%
222	BERKLEY NATIONAL INSURANCE COMPANY	0.02%	\$106,939	\$62,449	\$6,584	\$13,587	21.76%
223	UNION INSURANCE COMPANY	0.02%	\$106,472	\$12,484	\$2,834	\$4,761	38.14%
224	NATIONAL FARMERS UNION PROPERTY & CASUALTY C	0.02%	\$104,079	\$105,193	\$31,638	\$34,060	32.38%
225	HISCOX INSURANCE COMPANY INC	0.02%	\$101,585	\$23,623	\$0	\$0	0.00%
226	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.02%	\$100,409	\$24,704	\$531,637	\$399,650	1617.75%
227	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.02%	\$98,815	\$107,621	\$25,040	\$78,290	72.75%
228	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$97,721	\$92,021	\$29,885	\$3,858	4.19%
229	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$97,469	\$75,074	\$27,706	\$77,895	103.76%
230	SENTRY CASUALTY COMPANY	0.02%	\$95,898	\$56,734	\$12,455	\$5,144	9.07%
231	AMERICAN HALLMARK INSURANCE COMPANY OF TEXA	0.02%	\$92,758	\$81,466	\$15,868	\$35,322	43.36%
232	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$92,730	\$122,821	\$64,025	-\$276,205	-224.88%
233	MID-CONTINENT CASUALTY COMPANY	0.02%	\$92,513	\$80,927	\$119,431	-\$15,442	-19.08%
234	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.02%	\$88,876	\$95,749	\$6,867	\$54,570	56.99%
235	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$87,061	\$77,387	\$22,484	\$22,986	29.70%
236	DIAMOND STATE INSURANCE COMPANY	0.02%	\$86,774	\$84,370	\$8,295	\$3,379	4.00%
237	NATIONAL SURETY CORPORATION	0.02%	\$82,720	\$69,646	\$21,375	\$37,454	53.78%
238	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$81,347	\$107,463	\$3,631,225	\$1,514,891	1409.69%
239	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$77,371	\$82,160	\$6,304	-\$55,645	-67.73%
240	NATIONAL CONTINENTAL INSURANCE COMPANY	0.01%	\$67,696	\$71,835	\$127,285	-\$45,195	-62.92%
241	KNIGHTBROOK INSURANCE COMPANY	0.01%	\$67,117	\$158,087	\$11,428	\$5,516	3.49%
242	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$64,288	\$55,884	\$10,108	-\$4,406	-7.88%
243	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$64,101	\$19,870	\$379,012	\$60,467	304.31%
244	SENECA INSURANCE COMPANY INC	0.01%	\$63,554	\$54,284	\$22,834	\$29,753	54.81%
245	AMERICAN INSURANCE COMPANY THE	0.01%	\$62,679	\$62,291	\$26,288	\$39,054	62.70%
246	IMPERIUM INSURANCE COMPANY	0.01%	\$57,067	\$34,357	\$7,875	-\$31,540	-91.80%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$56,026	\$56,537	\$376	\$9,100	16.10%
248	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$55,643	\$50,285	\$24,408	\$24,409	48.54%
249	TRIANGLE INSURANCE COMPANY INC	0.01%	\$54,920	\$43,791	\$353	\$4,097	9.36%
250	NORTH AMERICAN ELITE INSURANCE COMPANY	0.01%	\$54,879	\$53,928	\$42,235	\$69,138	128.20%
251	NAVIGATORS INSURANCE COMPANY	0.01%	\$49,613	\$17,850	\$741,677	-\$833,104	-4667.25%
252	GREAT AMERICAN INSURANCE COMPANY OF NEW YOF	0.01%	\$49,037	\$47,155	\$0	-\$1,616	-3.43%
253	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$32,836	\$33,600	\$1,796	\$4,239	12.62%
254	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$32,113	\$2,674	\$0	\$567	21.20%
255	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$31,776	\$25,950	\$2,575	\$5,164	19.90%
256	ARGONAUT INSURANCE COMPANY	0.01%	\$28,863	\$15,384	\$4,976	-\$8,398	-54.59%
257	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$25,810	\$27,449	\$0	-\$30,634	-111.60%
258	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$23,530	\$48,100	\$34,320	\$35,358	73.51%
259	GREAT MIDWEST INSURANCE COMPANY	0.00%	\$23,499	\$2,704	\$0	\$0	0.00%
260	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$22,277	\$25,777	\$5,054	\$6,932	26.89%
261	WILSHIRE INSURANCE COMPANY	0.00%	\$20,443	\$82,397	\$69,143	-\$99,728	-121.03%
262	FOREMOST INSURANCE COMPANY GRAND RAPIDS MI	0.00%	\$19,918	\$1,327	\$0	\$0	0.00%
263	AMERICAN ROAD INSURANCE COMPANY	0.00%	\$19,570	\$19,479	\$0	\$0	0.00%
264	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$17,010	\$19,706	\$40,842	\$31,185	158.25%
265	LM INSURANCE CORPORATION	0.00%	\$15,087	\$21,393	\$0	-\$23,725	-110.90%
266	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$14,633	\$33,217	\$1,532	\$4,295	12.93%
267	DARWIN NATIONAL ASSURANCE COMPANY	0.00%	\$10,740	\$11,950	\$0	\$3,284	27.48%
268	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$10,542	\$10,543	\$0	\$0	0.00%
269	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPA	0.00%	\$9,932	\$11,783	\$1,561	\$2,263	19.21%
270	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.00%	\$8,771	\$2,062	\$0	\$1,000	48.50%
271	AMERICAN STANDARD INSURANCE COMPANY OF WISC	0.00%	\$7,857	\$8,648	\$0	\$0	0.00%
272	CAPITOL INDEMNITY CORPORATION	0.00%	\$7,579	\$6,368	\$0	-\$705	-11.07%
273	TRIUMPH CASUALTY COMPANY	0.00%	\$6,377	\$5,478	\$0	-\$1,007	-18.38%
274	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$6,330	\$1,801	\$0	\$216	11.99%
275	STARNET INSURANCE COMPANY	0.00%	\$6,026	\$3,151	\$13,782	-\$14,867	-471.82%
276	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMP	0.00%	\$5,744	\$5,498	\$0	-\$1,097	-19.95%
277	ACCIDENT INSURANCE COMPANY INC	0.00%	\$5,736	\$3,007	\$24,540	-\$54,451	-1810.81%
278	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$5,064	\$5,561	\$0	\$0	0.00%
279	FOREMOST PROPERTY AND CASUALTY INSURANCE C	0.00%	\$3,788	\$732	\$0	\$0	0.00%
280	AIG PROPERTY CASUALTY COMPANY	0.00%	\$2,175	\$2,175	\$0	-\$434	-19.95%
281	REPWEST INSURANCE COMPANY	0.00%	\$2,000	\$2,000	\$0	-\$1,130	-56.50%
282	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$1,423	\$2,074	\$125,001	-\$80,675	-3889.83%
283	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$1,405	\$59	\$0	\$16	27.12%
284	SOUTHERN INSURANCE COMPANY	0.00%	\$1,034	\$1,033	\$0	-\$1,571	-152.08%
285	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$1,007	\$959	\$0	\$0	0.00%
286	STONINGTON INSURANCE COMPANY	0.00%	\$969	\$27,100	\$200,982	-\$9,437	-34.82%
287	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$922	\$4,331	-\$3,346	\$16,833	388.66%
288	HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$787	\$1,315	\$0	\$116	8.82%
289	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$675	\$675	\$0	-\$26,511	-3927.56%
290	VIGILANT INSURANCE COMPANY	0.00%	\$578	\$568	\$0	-\$16	-2.82%
291	PACIFIC INDEMNITY COMPANY	0.00%	\$140	\$44	\$0	-\$199	-452.27%
292	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$118	\$6,806	\$3,084	\$3,084	45.31%
293	GEICO GENERAL INS CO	0.00%	\$107	\$234	-\$1	-\$7	-2.99%
294	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$185,700	N/A
295	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$0	\$1,395,144	\$601,480	N/A
296	INTREPID INSURANCE COMPANY	0.00%	\$0	\$0	-\$15	\$2,498	N/A
297	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,689	\$7,689	N/A
298	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$19	-\$15	N/A
299	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$1,078,352	\$571,091	N/A
300	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
301	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSUR/	0.00%	\$0	\$0	\$0	-\$2	N/A
302	AMERICAN MINING INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$280	N/A
303	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$78	N/A
304	RED ROCK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,191	N/A
305	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$194	N/A
306	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$0	N/A
307	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
308	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,589	-\$19,000	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
310	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$50,711	-\$11,009	N/A
311	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8	-\$276,081	N/A
312	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$27,131	\$1,255	\$10,412	38.38%
313	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50	N/A
314	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	-\$1	-\$23	N/A
315	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$1,190	\$0	\$81,719	-6867.14%
316	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$270	\$0	-\$1,580	-585.19%
317	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,803	N/A
318	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
319	IRONSHORE INDEMNITY INC	0.00%	\$0	\$6,748	\$0	-\$8,278	-122.67%
320	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
321	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
322	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$380	N/A
323	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$3	-\$37	N/A
324	NIPPONKOA INSURANCE COMPANY LIMITED (US BRAN	0.00%	\$0	\$0	\$0	-\$31	N/A
325	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
326	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,768	N/A
327	TRAVELERS CASUALTY AND SURETY COMPANY OF AM	0.00%	\$0	\$0	-\$467	-\$430	N/A
328	TNUS INSURANCE COMPANY	0.00%	\$0	\$5	\$0	\$0	0.00%
329	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$0	-\$136	N/A
330	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,913	N/A
331	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$23,016	N/A
332	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
333	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$216	N/A
334	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$1,493	N/A
335	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$6,348	N/A
336	SIRIUS AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
337	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$0	-\$552	N/A
338	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$32,883	N/A
339	AIG ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$254	N/A
340	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$313	N/A
341	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
342	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$14,326	N/A
343	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
344	PROGRESSIVE NORTHWESTERN INSURANCE COMPAN	0.00%	\$0	\$0	-\$1,231	-\$1,231	N/A
345	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$1	-\$1	-\$4	-\$39	3900.00%
346	TIG INSURANCE COMPANY	0.00%	-\$1	-\$1	\$21	-\$32	3200.00%
347	ALLIED PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	-\$1	-\$1	\$42	\$42	-4200.00%
348	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	-\$12	-\$12	\$779,814	\$606,350	-5052916.67%
349	AGRI GENERAL INSURANCE COMPANY	0.00%	-\$35	\$16	\$0	\$9	56.25%
350	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	-\$436	\$214	\$0	-\$15	-7.01%
351	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$537	\$10,825	\$124,715	\$62,167	574.29%
352	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	-\$826	22497	0	-\$496	-37.77%
353	COLUMBIA INSURANCE COMPANY	0.00%	-\$1,891	\$13,711	\$0	-\$4,103	-29.92%
354	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$2,940	\$18,985	\$266,518	-\$35,718	-188.14%
355	ONEBEACON INSURANCE COMPANY	0.00%	-\$4,170	-\$4,170	-\$2,081	-\$5,954	142.78%
356	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$7,898	\$53,865	\$60,526	-\$54,448	-101.08%
357	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$13,271	\$6,189	\$0	-\$19,224	-310.62%
358	ALLSTATE INDEMNITY COMPANY	0.00%	-\$15,811	\$220,928	\$451,701	\$229,084	103.69%
359	COMPANION PROPERTY AND CASUALTY INSURANCE C	0.00%	-\$15,971	\$114,483	\$288,707	\$486,647	425.08%
360	BALBOA INSURANCE COMPANY	0.00%	-\$20,353	\$47,917	\$19,777	\$2,851	5.95%
361	NEW HAMPSHIRE INSURANCE COMPANY	-0.02%	-\$97,798	\$1,049,276	\$1,060,488	\$1,813,821	172.86%
	TOTAL	100.00%	\$498,803,067	\$484,633,793	\$269,435,457	\$297,584,725	61.40%



# **TOTALS ALL BUSINESS IN MISSOURI**



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	8.46%	\$809,812,200	\$796,607,601	\$438,964,285	\$406,315,360	51.01%
2	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPAN	7.41%	\$709,107,997	\$694,642,239	\$404,266,641	\$419,433,952	60.38%
3	STATE FARM FIRE AND CASUALTY COMPANY	6.49%	\$621,621,584	\$611,614,002	\$274,236,720	\$254,187,278	41.56%
4	SHELTER MUTUAL INSURANCE COMPANY	3.55%	\$339,505,659	\$336,820,676	\$181,734,403	\$171,193,862	50.83%
5	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.88%	\$179,557,403	\$177,272,808	\$97,555,729	\$107,057,101	60.39%
6	MISSOURI EMPLOYERS MUTUAL INSURANCE COMPANY	1.74%	\$166,965,432	\$152,838,197	\$77,606,656	\$106,953,289	69.98%
7	FARMERS INSURANCE COMPANY INC	1.68%	\$160,808,784	\$166,094,298	\$94,185,891	\$89,746,065	54.03%
8	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	1.67%	\$159,982,187	\$157,282,483	\$97,517,663	\$100,929,292	64.17%
9	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.48%	\$141,562,608	\$144,509,095	\$167,559,508	\$140,602,912	97.30%
10	SAFECO INSURANCE COMPANY OF ILLINOIS	1.39%	\$132,699,437	\$122,042,233	\$60,002,288	\$59,754,877	48.96%
11	PROGRESSIVE CASUALTY INSURANCE COMPANY	1.21%	\$116,094,233	\$113,868,254	\$65,344,286	\$72,992,454	64.10%
12	GEICO CASUALTY COMPANY	1.10%	\$104,888,386	\$97,654,304	\$66,182,443	\$80,003,109	81.92%
13	SAFECO INSURANCE COMPANY OF AMERICA	1.08%	\$103,554,189	\$93,912,560	\$41,345,044	\$39,877,903	42.46%
14	CONTINENTAL CASUALTY COMPANY	1.03%	\$99,032,830	\$93,187,857	\$37,890,169	\$44,096,030	47.32%
15	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	0.96%	\$91,764,106	\$89,388,748	\$50,494,248	\$39,883,473	44.62%
16	FARMERS INSURANCE EXCHANGE	0.95%	\$91,146,932	\$85,119,708	\$36,702,458	\$37,100,300	43.59%
17	GREAT AMERICAN INSURANCE COMPANY	0.93%	\$89,019,148	\$89,638,054	\$128,734,889	\$85,533,387	95.42%
18	CINCINNATI INSURANCE COMPANY THE	0.93%	\$88,731,595	\$84,603,450	\$39,627,790	\$21,115,416	24.96%
19	FEDERAL INSURANCE COMPANY	0.92%	\$87,944,149	\$87,646,991	\$41,210,487	\$33,943,432	38.73%
20	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.91%	\$86,968,922	\$85,420,135	\$45,711,041	\$43,237,837	50.62%
21	AUTO CLUB FAMILY INSURANCE COMPANY	0.90%	\$86,336,641	\$81,710,778	\$44,802,145	\$39,605,053	48.47%
22	NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.88%	\$84,094,123	\$83,241,379	\$47,391,458	\$40,780,938	48.99%
23	TRAVELERS HOME AND MARINE INSURANCE COMPANY T	0.83%	\$79,274,263	\$87,943,856	\$50,164,541	\$43,963,644	49.99%
24	ANTHEM INSURANCE COMPANIES INC	0.82%	\$78,429,782	\$77,809,545	\$66,947,603	\$64,225,521	82.54%
25	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.82%	\$78,293,906	\$84,776,252	\$52,099,320	\$48,853,095	57.63%
26	ZURICH AMERICAN INSURANCE COMPANY	0.75%	\$72,204,162	\$84,491,118	\$37,752,199	\$10,120,918	11.98%
27	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.72%	\$68,459,754	\$70,029,072	\$38,992,805	\$36,538,723	52.18%
28	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMER	0.68%	\$65,558,886	\$62,330,047	\$30,782,813	\$33,786,228	54.21%
29	ACE AMERICAN INSURANCE COMPANY	0.64%	\$61,044,511	\$59,057,244	\$31,541,957	\$26,992,185	45.71%
30	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.64%	\$61,044,506	\$58,457,417	\$27,610,652	\$24,771,717	42.38%
31	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.63%	\$60,396,909	\$58,657,685	\$29,011,195	\$30,912,665	52.70%
32	GUIDEONE MUTUAL INSURANCE COMPANY	0.56%	\$53,999,339	\$53,438,874	\$30,680,697	\$44,783,666	83.80%
33	FEDERATED MUTUAL INSURANCE COMPANY	0.56%	\$53,988,111	\$51,808,494	\$27,834,859	\$31,875,661	61.53%
34	OWNERS INSURANCE COMPANY	0.54%	\$51,488,936	\$51,076,244	\$26,105,255	\$25,978,699	50.86%
35	USAA CASUALTY INSURANCE COMPANY	0.54%	\$51,289,405	\$49,676,185	\$30,031,763	\$30,360,673	61.12%
36	ACUITY A MUTUAL INSURANCE COMPANY	0.53%	\$50,924,926	\$46,912,260	\$25,126,352	\$20,256,606	43.18%
37	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	0.53%	\$50,433,778	\$47,758,363	\$24,385,499	\$25,928,787	54.29%
38	CATERPILLAR INSURANCE COMPANY	0.51%	\$49,288,842	\$39,755,495	\$29,470,274	\$19,789,332	49.78%
39	AMCO INSURANCE COMPANY	0.51%	\$48,633,707	\$43,428,038	\$25,923,329	\$20,244,728	46.62%
40	COLUMBIA MUTUAL INSURANCE COMPANY	0.50%	\$48,260,095	\$47,938,020	\$22,943,896	\$20,444,978	42.65%
41	VISION SERVICE PLAN INSURANCE COMPANY	0.50%	\$47,868,449	\$47,868,449	\$38,365,062	\$38,356,136	80.13%
42	FACTORY MUTUAL INSURANCE COMPANY	0.50%	\$47,867,656	\$49,277,396	\$11,271,792	\$7,263,810	14.74%
43	GEICO GENERAL INS CO	0.48%	\$45,600,084	\$46,948,946	\$32,798,096	\$32,989,098	70.27%
44	GREAT WEST CASUALTY COMPANY	0.46%	\$44,482,076	\$43,037,999	\$23,272,828	\$25,259,641	58.69%
45	LIBERTY INSURANCE CORPORATION	0.46%	\$43,571,732	\$40,524,129	\$24,650,784	\$20,794,423	51.31%
46	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	0.45%	\$43,057,262	\$45,814,150	\$16,569,477	\$13,881,666	30.30%
47	AUTO OWNERS INSURANCE COMPANY	0.44%	\$41,967,694	\$42,372,626	\$27,536,677	\$22,782,807	53.77%
48	RURAL COMMUNITY INSURANCE COMPANY	0.43%	\$40,722,996	\$41,577,637	\$70,753,419	\$43,208,973	103.92%
49	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.42%	\$40,333,181	\$41,233,404	\$60,297,416	\$19,290,359	46.78%
50	ALLSTATE INSURANCE COMPANY	0.41%	\$39,639,512	\$40,286,119	\$18,331,138	\$15,814,258	39.25%
51	AMERICAN STANDARD INSURANCE COMPANY OF WISCON	0.39%	\$37,366,110	\$37,726,315	\$26,378,835	\$26,077,038	69.12%
52	UNITED FIRE AND CASUALTY COMPANY	0.39%	\$37,352,915	\$36,462,434	\$17,250,357	\$4,113,400	11.28%
53	MID CENTURY INSURANCE COMPANY	0.38%	\$36,096,652	\$39,185,748	\$22,219,598	\$13,520,502	34.50%
54	PROTECTIVE INSURANCE COMPANY	0.37%	\$35,778,324	\$35,745,533	\$32,389,306	\$45,612,016	127.60%
55	TWIN CITY FIRE INSURANCE COMPANY	0.37%	\$35,385,568	\$34,404,135	\$19,349,392	\$78,233,501	227.40%
56	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$35,280,329	\$35,942,551	\$17,168,769	\$15,739,948	43.79%
57	NATIONWIDE MUTUAL INSURANCE COMPANY	0.36%	\$34,600,346	\$35,004,686	\$16,687,305	\$14,208,057	40.59%
58	TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.36%	\$34,296,313	\$32,014,581	\$4,684,811	\$2,579,553	8.06%
59	AGRI GENERAL INSURANCE COMPANY	0.35%	\$33,921,031	\$35,130,882	\$49,128,849	\$41,804,354	119.00%
60	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.35%	\$33,856,996	\$32,369,571	\$18,509,227	\$19,140,183	59.13%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	LIBERTY MUTUAL INSURANCE COMPANY	0.35%	\$33,768,901	\$35,579,441	\$23,902,090	\$14,379,751	40.42%
62	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.35%	\$33,594,882	\$34,675,781	\$20,549,073	\$14,531,835	41.91%
63	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.33%	\$31,779,724	\$33,688,184	\$19,635,366	\$19,406,209	57.61%
64	FOREMOST INSURANCE COMPANY GRAND RAPIDS MICH	0.33%	\$31,716,978	\$29,735,158	\$12,205,195	\$12,842,976	43.19%
65	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.32%	\$30,235,368	\$28,380,152	\$12,840,514	\$9,476,692	33.39%
66	HARTFORD FIRE INSURANCE COMPANY	0.32%	\$30,168,050	\$29,364,037	\$14,190,249	\$10,531,815	35.87%
67	TRAVELERS INDEMNITY COMPANY	0.31%	\$29,661,749	\$29,630,925	\$20,496,222	\$25,793,954	87.05%
68	STANDARD FIRE INSURANCE COMPANY	0.31%	\$29,467,683	\$28,796,801	\$11,594,857	\$9,856,749	34.23%
69	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	0.30%	\$28,995,357	\$19,942,000	\$12,767,740	\$7,573,971	37.98%
70	USAA GENERAL INDEMNITY COMPANY	0.29%	\$28,230,493	\$25,329,170	\$16,774,920	\$18,363,755	72.50%
71	FIRE INSURANCE EXCHANGE	0.29%	\$27,606,571	\$28,278,527	\$9,690,316	\$7,010,869	24.79%
72	MISSOURI HOSPITAL PLAN	0.28%	\$26,720,595	\$26,381,653	\$6,751,926	\$9,639,101	36.54%
73	CHARTER OAK FIRE INSURANCE CO THE	0.28%	\$26,386,624	\$25,505,752	\$16,225,036	\$15,640,596	61.32%
74	COUNTRY MUTUAL INSURANCE COMPANY	0.28%	\$26,382,454	\$25,398,301	\$13,563,069	\$11,047,939	43.50%
75	PHOENIX INSURANCE COMPANY THE	0.27%	\$26,044,648	\$24,151,266	\$10,490,186	\$16,774,830	69.46%
76	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.27%	\$25,555,824	\$24,187,632	\$14,393,339	\$16,940,111	70.04%
77	ALLSTATE INDEMNITY COMPANY	0.26%	\$25,284,355	\$24,986,093	\$11,597,147	\$11,276,457	45.13%
78	ELECTRIC INSURANCE COMPANY	0.26%	\$25,107,099	\$25,058,830	\$14,588,427	\$21,569,708	86.08%
79	STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.26%	\$25,076,256	\$26,086,806	\$16,035,291	\$12,369,877	47.42%
80	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.26%	\$24,435,802	\$24,660,900	\$11,695,498	\$12,452,983	50.50%
81	SENTINEL INSURANCE COMPANY LTD	0.24%	\$22,510,250	\$22,225,254	\$9,918,234	\$10,605,317	47.72%
82	SECURA INSURANCE A MUTUAL COMPANY	0.23%	\$21,942,111	\$21,039,826	\$9,400,571	\$8,561,751	40.69%
83	GREAT NORTHERN INSURANCE COMPANY	0.23%	\$21,801,865	\$20,643,717	\$13,139,934	\$11,656,914	56.47%
84	OLD REPUBLIC INSURANCE COMPANY	0.23%	\$21,671,708	\$22,074,696	\$10,834,375	\$14,609,864	66.18%
85	QBE INSURANCE CORPORATION	0.22%	\$21,373,664	\$21,299,548	\$12,646,147	\$13,832,043	64.94%
86	LM GENERAL INSURANCE COMPANY	0.22%	\$21,322,513	\$16,452,350	\$8,819,149	\$11,727,643	71.28%
87	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.22%	\$21,218,585	\$20,815,830	\$18,840,945	\$16,005,494	76.89%
88	PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.22%	\$21,218,273	\$21,060,476	\$12,292,767	\$10,975,185	52.11%
89	TRUMBULL INSURANCE COMPANY	0.22%	\$21,116,588	\$19,156,858	\$7,675,652	\$9,525,396	49.72%
90	NAU COUNTRY INSURANCE COMPANY	0.22%	\$20,962,122	\$21,032,799	\$34,992,737	\$11,952,147	56.83%
91	CONTINENTAL WESTERN INSURANCE COMPANY	0.22%	\$20,727,712	\$22,144,546	\$10,269,019	\$9,090,938	41.05%
92	PROGRESSIVE DIRECT INSURANCE COMPANY	0.21%	\$20,265,420	\$21,780,287	\$13,042,086	\$10,172,629	46.71%
93	ARCH INSURANCE COMPANY	0.20%	\$19,482,860	\$19,023,501	\$6,455,625	\$8,089,646	42.52%
94	HARTFORD CASUALTY INSURANCE CO	0.20%	\$19,162,463	\$21,266,920	\$17,400,800	\$1,621,619	7.63%
95	UNIVERSAL UNDERWRITERS INS CO	0.20%	\$19,085,192	\$16,955,925	\$9,567,756	\$12,439,688	73.36%
96	LM INSURANCE CORPORATION	0.20%	\$19,064,550	\$16,730,703	\$8,224,711	\$8,947,576	53.48%
97	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	0.20%	\$19,055,912	\$20,257,130	\$4,317,812	-\$66,376	-0.33%
98	CHURCH MUTUAL INSURANCE COMPANY	0.20%	\$19,008,055	\$19,733,010	\$10,690,644	\$7,685,217	38.95%
99	AFFILIATED FM INSURANCE COMPANY	0.20%	\$18,941,986	\$18,426,855	\$10,002,835	\$3,759,452	20.40%
100	GEICO INDEMNITY COMPANY	0.19%	\$18,628,602	\$19,446,097	\$11,570,498	\$11,173,855	57.46%
101	FIRST COLONIAL INSURANCE COMPANY	0.19%	\$18,573,601	-\$4,259,328	\$10,584,425	\$11,177,719	-262.43%
102	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.19%	\$18,229,474	\$18,495,791	\$16,068,275	\$14,052,796	75.98%
103	GRINNELL MUTUAL REINSURANCE COMPANY	0.19%	\$17,950,051	\$17,070,831	\$7,184,043	\$7,305,392	42.79%
104	GOVERNMENT EMPLOYEES INSURANCE CO	0.19%	\$17,844,498	\$18,217,255	\$12,070,575	\$11,981,713	65.77%
105	ESURANCE PROPERTY & CASUALTY INSURANCE COMPAN	0.18%	\$17,696,719	\$16,308,376	\$9,190,072	\$10,620,282	65.12%
106	SAFETY NATIONAL CASUALTY CORPORATION	0.18%	\$17,606,816	\$17,530,757	\$3,597,599	\$23,270,149	132.74%
107	NATIONAL SURETY CORPORATION	0.18%	\$17,588,907	\$15,761,629	\$8,235,015	\$13,105,385	83.15%
108	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.18%	\$17,566,777	\$17,269,198	\$6,369,013	\$8,052,508	46.63%
109	STANDARD GUARANTY INSURANCE COMPANY	0.18%	\$17,542,797	\$8,751,689	\$3,367,651	\$4,770,887	54.51%
110	DEPOSITORS INSURANCE COMPANY	0.18%	\$17,015,310	\$15,957,210	\$7,520,531	\$6,097,083	38.21%
111	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.17%	\$16,288,529	\$15,328,468	\$5,006,039	\$10,109,522	65.95%
112	NATIONAL CASUALTY COMPANY	0.17%	\$16,270,241	\$15,682,309	\$8,409,284	\$10,687,369	68.15%
113	NEW HAMPSHIRE INSURANCE COMPANY	0.17%	\$16,184,293	\$15,230,693	\$11,622,369	-\$2,802,130	-18.40%
114	MORTGAGE GUARANTY INSURANCE CORPORATION	0.17%	\$16,011,596	\$15,716,230	\$21,188,776	\$12,460,810	79.29%
115	EMPLOYERS MUTUAL CASUALTY COMPANY	0.17%	\$15,974,679	\$15,116,764	\$7,356,600	\$7,705,157	50.97%
116	CORNERSTONE NATIONAL INSURANCE COMPANY	0.17%	\$15,951,267	\$15,755,219	\$8,446,792	\$8,718,131	55.33%
117	SAFE AUTO INSURANCE COMPANY	0.16%	\$15,348,539	\$16,054,615	\$12,396,366	\$11,328,543	70.56%
118	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$15,227,526	\$15,756,007	\$7,920,884	\$8,385,550	53.22%
119	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.16%	\$15,092,284	\$13,116,664	\$5,936,549	\$6,089,394	46.42%
120	VIKING INSURANCE COMPANY OF WISCONSIN	0.15%	\$14,822,232	\$14,928,505	\$9,768,381	\$10,618,939	71.13%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.15%	\$14,221,011	\$14,664,265	\$8,381,785	\$4,167,205	28.42%
122	PROGRESSIVE MAX INSURANCE COMPANY	0.15%	\$14,089,839	\$14,027,868	\$8,089,522	\$7,343,540	52.35%
123	EMCASCO INSURANCE COMPANY	0.15%	\$14,080,895	\$13,583,620	\$8,453,993	\$8,020,066	59.04%
124	ATLANTIC SPECIALTY INSURANCE COMPANY	0.14%	\$13,823,540	\$12,431,159	\$1,814,156	\$4,380,996	35.24%
125	MEDICAL PROTECTIVE COMPANY	0.14%	\$13,674,037	\$17,047,230	\$3,503,857	\$3,845,696	22.56%
126	SENTRY SELECT INSURANCE COMPANY	0.14%	\$13,577,918	\$12,369,624	\$7,138,436	\$6,550,730	52.96%
127	AMERISURE MUTUAL INSURANCE COMPANY	0.14%	\$13,576,278	\$14,301,549	\$7,340,806	\$7,338,743	51.31%
128	AMERICAN ZURICH INSURANCE COMPANY	0.14%	\$13,542,983	\$13,268,187	\$4,899,521	-\$986,013	-7.43%
129	FIRSTCOMP INSURANCE COMPANY	0.14%	\$13,464,571	\$13,314,054	\$5,371,493	\$6,525,813	49.01%
130	RADIAN GUARANTY INC	0.14%	\$13,406,678	\$11,628,384	\$16,392,923	\$7,492,042	64.43%
131	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.14%	\$13,351,523	\$11,407,147	\$5,193,979	\$2,630,060	23.06%
132	COUNTRY PREFERRED INSURANCE COMPANY	0.14%	\$13,190,583	\$12,826,887	\$7,535,566	\$7,354,492	57.34%
133	VANLINER INSURANCE COMPANY	0.14%	\$13,143,249	\$12,458,027	\$6,841,511	\$3,064,640	24.60%
134	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.14%	\$13,048,969	\$13,049,716	\$6,181,062	\$6,612,858	50.67%
135	UNITED STATES FIRE INSURANCE COMPANY	0.14%	\$12,958,188	\$12,793,204	\$4,820,382	\$6,835,860	53.43%
136	WEST BEND MUTUAL INSURANCE COMPANY	0.13%	\$12,802,560	\$11,713,524	\$4,146,204	\$5,320,619	45.42%
137	CAROLINA CASUALTY INSURANCE COMPANY	0.13%	\$12,745,306	\$9,452,681	\$5,664,417	\$9,243,627	97.79%
138	FIRST AMERICAN TITLE INSURANCE COMPANY	0.13%	\$12,649,970	\$12,515,883	\$1,849,192	\$2,908,337	23.24%
139	GARRISON PROPERTY AND CASUALTY INSURANCE COMP	0.13%	\$12,593,739	\$12,231,610	\$8,608,515	\$8,621,157	70.48%
140	21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.13%	\$12,586,829	\$13,081,682	\$8,488,233	\$9,073,759	69.36%
141	NETHERLANDS INSURANCE COMPANY THE	0.13%	\$12,474,734	\$15,322,400	\$16,989,182	\$12,505,722	81.62%
142	MERIDIAN SECURITY INSURANCE COMPANY	0.13%	\$12,197,116	\$13,370,653	\$10,252,646	\$8,559,455	64.02%
143	WESTPORT INSURANCE CORPORATION	0.13%	\$12,145,994	\$12,547,635	\$6,926,497	\$7,939,873	63.28%
144	NORTHLAND INSURANCE COMPANY	0.13%	\$12,036,039	\$10,739,821	\$3,961,465	\$4,825,135	44.93%
145	LIBERTY INSURANCE UNDERWRITERS INC	0.12%	\$11,951,619	\$11,525,963	\$5,787,386	\$5,386,772	46.74%
146	BRISTOL WEST INSURANCE COMPANY	0.12%	\$11,892,307	\$11,402,844	\$5,753,787	\$6,117,675	53.65%
147	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.12%	\$11,758,638	\$11,290,924	\$4,015,381	\$7,214,625	63.90%
148	AMERISURE INSURANCE COMPANY	0.12%	\$11,683,345	\$12,335,818	\$7,731,032	\$10,053,952	81.50%
149	BAR PLAN MUTUAL INSURANCE COMPANY THE	0.12%	\$11,236,386	\$10,776,732	\$9,739,963	\$5,908,228	54.82%
150	LITITZ MUTUAL INSURANCE COMPANY	0.12%	\$11,164,663	\$10,909,193	\$6,601,906	\$6,070,424	55.65%
151	FEDERATED SERVICE INSURANCE COMPANY	0.11%	\$10,928,081	\$10,619,687	\$4,015,479	\$7,076,669	66.64%
152	AXIS INSURANCE COMPANY	0.11%	\$10,906,573	\$9,987,920	\$10,014,678	\$22,082,439	221.09%
153	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.11%	\$10,818,440	\$10,567,103	\$6,498,458	\$3,040,320	28.77%
154	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	0.11%	\$10,791,560	\$8,981,155	\$4,384,299	\$7,423,580	82.66%
155	NATIONAL INTERSTATE INSURANCE COMPANY	0.11%	\$10,731,093	\$9,753,712	\$4,725,522	\$4,646,922	47.64%
156	MEDICAL LIABILITY ALLIANCE	0.11%	\$10,646,955	\$11,246,627	\$2,675,000	\$3,848,400	34.22%
157	XL SPECIALTY INSURANCE COMPANY	0.11%	\$10,578,042	\$12,342,819	\$2,048,703	\$199,308	1.61%
158	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH C	0.11%	\$10,534,607	\$10,472,936	\$52,068,093	\$31,493,289	300.71%
159	WESTCHESTER FIRE INSURANCE COMPANY	0.11%	\$10,531,289	\$10,451,925	\$9,826,891	\$16,074,583	153.80%
160	HOMESITE INDEMNITY COMPANY	0.11%	\$10,449,763	\$10,415,197	\$4,801,340	\$3,657,135	35.11%
161	ADDISON INSURANCE COMPANY	0.11%	\$10,429,483	\$10,020,296	\$3,645,303	\$1,854,502	18.51%
162	CINCINNATI INDEMNITY COMPANY INC	0.11%	\$10,428,908	\$10,514,053	\$3,776,665	\$9,184,690	87.36%
163	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.11%	\$10,428,412	\$9,265,436	\$7,549,825	\$8,725,837	94.18%
164	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.11%	\$10,328,973	\$10,528,750	\$4,992,463	\$2,730,178	25.93%
165	CINCINNATI CASUALTY COMPANY THE	0.11%	\$10,310,663	\$10,287,342	\$9,100,890	\$7,908,211	76.87%
166	AMERICAN MODERN SELECT INSURANCE COMPANY	0.11%	\$10,294,477	\$8,898,223	\$4,712,748	\$4,865,268	54.68%
167	STARR INDEMNITY & LIABILITY COMPANY	0.11%	\$10,259,094	\$8,675,289	\$1,967,412	\$5,862,270	67.57%
168	ACCIDENT FUND GENERAL INSURANCE COMPANY	0.11%	\$10,251,507	\$9,802,639	\$2,562,123	\$5,120,264	52.23%
169	MISSOURI PROFESSIONALS MUTUAL	0.11%	\$10,174,172	\$10,992,790	\$13,257,852	\$8,949,646	81.41%
170	COMMERCE AND INDUSTRY INSURANCE CO	0.11%	\$10,139,828	\$11,209,492	\$18,186,397	\$21,050,339	187.79%
171	STATE NATIONAL INSURANCE COMPANY INC	0.11%	\$10,118,874	\$9,769,938	\$7,158,998	\$3,858,644	39.50%
172	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	0.10%	\$9,978,028	\$9,902,504	\$1,103,408	\$1,617,220	16.33%
173	PROASSURANCE INDEMNITY COMPANY INC	0.10%	\$9,967,647	\$10,313,227	\$927,383	-\$6,393,412	-61.99%
174	FIRST LIBERTY INSURANCE CORP THE	0.10%	\$9,959,265	\$9,205,869	\$4,643,970	\$7,296,876	79.26%
175	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.10%	\$9,956,690	\$9,587,649	\$3,900,369	\$4,283,498	44.68%
176	FIREMANS FUND INSURANCE COMPANY	0.10%	\$9,856,575	\$9,690,440	\$6,938,019	-\$1,299,218	-13.41%
177	BROTHERHOOD MUTUAL INSURANCE CO	0.10%	\$9,844,467	\$9,471,944	\$4,028,439	\$3,886,504	41.03%
178	XL INSURANCE AMERICA INC	0.10%	\$9,779,503	\$8,644,221	\$1,408,153	\$3,614,611	41.82%
179	ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPA	0.10%	\$9,623,483	\$6,449,517	\$921,338	\$1,357,589	21.05%
180	BITUMINOUS CASUALTY CORPORATION	0.10%	\$9,559,810	\$8,732,081	\$4,704,139	\$7,638,315	87.47%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	GREAT AMERICAN ASSURANCE COMPANY	0.10%	\$9,467,805	\$9,378,684	\$4,974,483	\$4,008,103	42.74%
182	MEDICUS INSURANCE COMPANY	0.10%	\$9,172,058	\$9,043,892	\$500,000	\$1,624,679	17.96%
183	TRADERS INSURANCE COMPANY	0.10%	\$9,146,995	\$8,426,105	\$4,281,665	\$5,466,590	64.88%
184	MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0.09%	\$9,052,183	\$9,052,183	\$4,671,232	\$5,437,145	60.06%
185	DOCTORS COMPANY AN INTERINS EXCHANGE	0.09%	\$8,986,121	\$8,594,322	\$1,429,572	\$555,521	6.46%
186	JOHN DEERE INSURANCE COMPANY	0.09%	\$8,909,486	\$8,901,769	\$13,219,457	\$8,912,809	100.12%
187	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$8,884,761	\$9,277,950	\$3,492,780	\$2,937,269	31.66%
188	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.09%	\$8,856,982	\$8,878,809	\$5,873,817	-\$2,889,176	-32.54%
189	PEERLESS INDEMNITY INSURANCE COMPANY	0.09%	\$8,780,607	\$10,081,763	\$7,818,957	\$5,161,475	51.20%
190	GREAT DIVIDE INSURANCE COMPANY	0.09%	\$8,732,791	\$8,652,132	\$2,551,623	\$5,621,555	64.97%
191	GENWORTH MORTGAGE INSURANCE CORPORATION	0.09%	\$8,703,324	\$9,081,001	\$12,160,780	\$9,323,429	102.67%
192	WESCO INSURANCE COMPANY	0.09%	\$8,615,644	\$6,131,662	\$2,190,790	\$4,088,143	66.67%
193	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.09%	\$8,599,195	\$7,338,608	\$4,472,604	\$11,702,828	159.47%
194	GUARANTEE INSURANCE COMPANY	0.09%	\$8,488,205	\$7,684,685	\$3,460,296	\$6,145,424	79.97%
195	INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.09%	\$8,436,015	\$8,348,823	\$8,310,648	\$7,305,971	87.51%
196	AIG PROPERTY CASUALTY COMPANY	0.09%	\$8,410,163	\$8,297,917	\$2,737,460	\$1,368,211	16.49%
197	TECHNOLOGY INSURANCE COMPANY	0.09%	\$8,293,472	\$6,148,440	\$1,418,275	\$2,795,350	45.46%
198	CAMERON NATIONAL INSURANCE COMPANY	0.09%	\$8,257,611	\$8,617,509	\$5,329,384	\$6,463,117	75.00%
199	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$8,148,997	\$7,660,342	\$4,877,782	\$3,998,994	52.20%
200	AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.08%	\$8,083,027	\$7,618,548	\$3,466,722	\$665,146	8.73%
201	GENERAL CASUALTY COMPANY OF WISCONSIN	0.08%	\$8,034,603	\$8,820,912	\$5,236,351	\$5,450,655	61.79%
202	TRUCK INSURANCE EXCHANGE	0.08%	\$7,929,245	\$9,144,233	\$18,178,062	\$13,786,708	150.77%
203	ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.08%	\$7,854,705	\$7,478,644	\$1,603,890	\$4,298,817	57.48%
204	RSUI INDEMNITY COMPANY	0.08%	\$7,758,346	\$8,003,157	\$707,374	\$921,436	11.51%
205	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.08%	\$7,724,134	\$7,918,966	\$5,771,549	\$4,849,063	61.23%
206	BANKERS STANDARD INSURANCE COMPANY	0.08%	\$7,720,870	\$7,489,543	\$2,947,001	\$3,522,669	47.03%
207	CONSUMERS INSURANCE USA INC	0.08%	\$7,535,858	\$8,036,536	\$4,081,487	\$5,424,853	67.50%
208	AGCS MARINE INSURANCE COMPANY	0.08%	\$7,517,003	\$6,777,847	\$6,922,113	\$5,914,036	87.26%
209	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.08%	\$7,513,405	\$7,861,070	\$4,635,158	\$3,346,465	42.57%
210	MOTORS INSURANCE CORPORATION	0.08%	\$7,485,135	\$7,488,509	\$1,646,000	\$1,494,747	19.96%
211	WESTERN SURETY COMPANY	0.08%	\$7,457,851	\$8,131,993	\$822,876	\$909,007	11.18%
212	GRANITE STATE INSURANCE COMPANY	0.08%	\$7,424,737	\$6,201,527	\$2,927,073	\$5,246,828	84.61%
213	HANOVER INSURANCE COMPANY THE	0.08%	\$7,382,654	\$7,189,077	\$4,666,571	\$3,462,006	48.16%
214	HARTFORD ACCIDENT & INDEMNITY CO	0.08%	\$7,370,606	\$8,969,970	\$5,656,744	\$2,083,710	23.23%
215	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.08%	\$7,337,461	\$7,085,118	\$5,347,173	\$3,677,174	51.90%
216	ADM INSURANCE COMPANY	0.08%	\$7,218,071	\$7,462,523	\$19,877,743	\$15,244,782	204.28%
217	RLI INSURANCE COMPANY	0.08%	\$7,216,753	\$7,006,521	\$1,076,040	-\$1,699,161	-24.25%
218	UNITED HOME INSURANCE COMPANY	0.07%	\$7,082,504	\$4,373,314	\$1,616,423	\$2,008,002	45.91%
219	METROPOLITAN GROUP PROPERTY & CASUALTY INSURA	0.07%	\$7,070,849	\$6,749,590	\$2,910,841	\$3,287,084	48.70%
220	UNITED STATES LIABILITY INSURANCE COMPANY	0.07%	\$7,003,156	\$6,877,047	\$1,676,181	\$3,107,255	45.18%
221	SHELTER GENERAL INSURANCE COMPANY	0.07%	\$6,992,204	\$6,972,122	\$5,537,458	\$4,123,054	59.14%
222	STARNET INSURANCE COMPANY	0.07%	\$6,951,736	\$6,576,921	\$2,460,865	\$5,657,033	86.01%
223	HAWKEYE-SECURITY INSURANCE COMPANY	0.07%	\$6,947,080	\$7,770,301	\$3,423,192	\$966,246	12.44%
224	VALLEY FORGE INSURANCE COMPANY	0.07%	\$6,933,494	\$6,598,085	\$6,845,388	\$11,084,649	168.00%
225	HAULERS INSURANCE COMPANY INC	0.07%	\$6,891,943	\$6,701,218	\$3,724,892	\$4,192,657	62.57%
226	CHICAGO TITLE INSURANCE COMPANY	0.07%	\$6,757,748	\$7,173,854	\$2,185,622	\$3,148,345	43.89%
227	PENN MILLERS INSURANCE COMPANY	0.07%	\$6,654,692	\$6,385,641	\$3,195,089	\$1,998,332	31.29%
228	OHIO SECURITY INSURANCE COMPANY	0.07%	\$6,643,955	\$4,845,175	\$1,522,342	\$2,528,822	52.19%
229	ALFA VISION INSURANCE CORPORATION	0.07%	\$6,615,051	\$6,328,387	\$3,026,300	\$4,138,265	65.39%
230	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$6,573,544	\$6,341,882	\$1,556,759	\$1,234,698	19.47%
231	PRAETORIAN INSURANCE COMPANY	0.07%	\$6,548,834	\$6,860,457	\$5,237,485	\$4,649,364	67.77%
232	ILLINOIS CASUALTY COMPANY A MUTUAL INSURANCE	0.07%	\$6,461,195	\$5,840,719	\$2,148,879	\$2,203,616	37.73%
233	MIDWESTERN INDEMNITY COMPANY THE	0.07%	\$6,428,643	\$6,626,921	\$8,252,672	\$3,274,812	49.42%
234	SPARTA INSURANCE COMPANY	0.07%	\$6,331,838	\$5,737,266	\$3,627,872	\$6,334,050	110.40%
235	AMERICAN INTERSTATE INSURANCE COMPANY	0.07%	\$6,284,180	\$5,619,207	\$5,055,261	\$1,205,273	21.45%
236	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$6,158,184	\$5,898,533	\$3,100,599	\$3,470,737	58.84%
237	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.06%	\$6,140,438	\$7,964,106	\$5,116,239	\$5,803,476	72.87%
238	COLUMBIA NATIONAL INSURANCE COMPANY	0.06%	\$5,981,388	\$6,233,920	\$5,332,014	\$2,280,552	36.58%
239	MIDWEST EMPLOYERS CASUALTY COMPANY	0.06%	\$5,976,506	\$6,120,456	\$1,586,236	\$14,260,751	233.00%
240	CONTINENTAL INSURANCE COMPANY THE	0.06%	\$5,931,620	\$6,080,415	\$8,987,229	\$6,391,069	105.11%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	PERMANENT GENERAL ASSURANCE CORPORATION	0.06%	\$5,882,032	\$5,700,168	\$3,198,811	\$4,054,324	71.13%
242	AMERICAN INSURANCE COMPANY THE	0.06%	\$5,870,130	\$6,702,436	\$12,505,382	\$13,341,857	199.06%
243	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$5,837,027	\$5,326,079	\$2,520,053	\$11,101,453	208.44%
244	EMPIRE FIRE AND MARINE INSURANCE CO	0.06%	\$5,775,275	\$5,775,057	\$1,171,181	\$539,642	9.34%
245	MARKEL INSURANCE COMPANY	0.06%	\$5,746,552	\$4,906,747	\$1,780,458	\$2,920,792	59.53%
246	NAVIGATORS INSURANCE COMPANY	0.06%	\$5,713,250	\$5,583,193	\$1,606,132	\$2,327,353	41.68%
247	NATIONAL INDEMNITY COMPANY	0.06%	\$5,627,471	\$4,590,211	\$1,990,835	\$2,255,395	49.13%
248	DIRECT GENERAL INSURANCE COMPANY	0.06%	\$5,605,926	\$5,621,129	\$4,005,996	\$2,860,693	50.89%
249	ARGONAUT GREAT CENTRAL INSURANCE CO	0.06%	\$5,599,270	\$5,972,648	\$3,219,105	\$2,072,448	34.70%
250	SELECTIVE INSURANCE COMPANY OF AMERICA	0.06%	\$5,542,163	\$4,243,019	\$3,339,773	\$3,034,256	71.51%
251	CHUBB NATIONAL INSURANCE COMPANY	0.06%	\$5,516,643	\$4,891,699	\$2,665,729	\$2,239,795	45.79%
252	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$5,481,379	\$5,349,416	\$5,746,041	\$7,224,363	135.05%
253	CANAL INSURANCE COMPANY	0.06%	\$5,417,303	\$4,380,459	\$1,517,312	\$946,642	21.61%
254	AMERICAN SECURITY INSURANCE COMPANY	0.06%	\$5,359,351	\$14,108,048	\$8,531,824	\$7,024,129	49.79%
255	ALFA SPECIALTY INSURANCE CORPORATION	0.06%	\$5,308,818	\$5,087,865	\$2,879,190	\$2,858,619	56.19%
256	VIGILANT INSURANCE COMPANY	0.05%	\$5,218,229	\$5,549,733	\$3,468,027	\$2,580,382	46.50%
257	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.05%	\$5,208,823	\$5,186,687	\$1,606,379	\$1,494,611	28.82%
258	U S SPECIALTY INSURANCE COMPANY	0.05%	\$4,948,822	\$3,365,453	\$578,284	\$231,229	6.87%
259	AMERICAN STATES INSURANCE COMPANY	0.05%	\$4,925,331	\$5,202,277	\$1,870,169	\$1,582,755	30.42%
260	CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY	0.05%	\$4,923,573	\$4,820,326	\$2,695,653	\$2,636,909	54.70%
261	FARMINGTON CASUALTY COMPANY	0.05%	\$4,881,136	\$5,118,983	\$3,425,091	\$5,019,332	98.05%
262	EMPLOYERS PREFERRED INSURANCE COMPANY	0.05%	\$4,844,653	\$4,643,316	\$1,439,752	\$2,098,910	45.20%
263	PEERLESS INSURANCE COMPANY	0.05%	\$4,810,503	\$5,239,110	\$2,871,752	\$2,090,769	39.91%
264	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.05%	\$4,801,570	\$4,001,347	\$188,238	\$1,238,941	30.96%
265	AGENTS NATIONAL TITLE INSURANCE COMPANY	0.05%	\$4,769,743	\$4,315,978	\$238,624	\$252,074	5.84%
266	ENCOMPASS INDEMNITY COMPANY	0.05%	\$4,756,274	\$3,921,163	\$1,400,827	\$1,667,598	42.53%
267	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.05%	\$4,755,315	\$4,124,464	\$2,849,844	\$4,437,104	107.58%
268	BCS INSURANCE COMPANY	0.05%	\$4,725,395	\$4,787,258	\$2,272,866	\$3,584,196	74.87%
269	ACCIDENT FUND NATIONAL INSURANCE COMPANY	0.05%	\$4,696,478	\$4,138,270	\$5,582,936	\$7,748,891	187.25%
270	CATLIN INSURANCE COMPANY INC	0.05%	\$4,643,824	\$4,544,067	\$2,087,351	\$3,518,788	77.44%
271	SECURA SUPREME INSURANCE COMPANY	0.05%	\$4,643,617	\$4,183,381	\$1,313,445	\$1,101,438	26.33%
272	PRODUCERS AGRICULTURE INSURANCE COMPANY	0.05%	\$4,601,184	\$4,469,892	\$4,576,458	\$4,705,386	105.27%
273	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$4,599,876	\$5,481,975	\$4,126,093	\$3,983,677	72.67%
274	JEFFERSON INSURANCE COMPANY	0.05%	\$4,522,752	\$4,205,034	\$1,264,853	\$1,312,657	31.22%
275	AMERICAN ECONOMY INSURANCE COMPANY	0.05%	\$4,507,378	\$4,791,014	\$2,964,072	\$532,129	11.11%
276	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.05%	\$4,501,095	\$4,602,418	\$2,212,810	\$1,177,252	25.58%
277	DISCOVER PROPERTY AND CASUALTY INSURANCE COM	0.05%	\$4,405,528	\$4,465,563	\$2,536,850	\$971,041	21.75%
278	PACIFIC INDEMNITY COMPANY	0.05%	\$4,323,773	\$4,210,727	\$813,556	\$1,548,199	36.77%
279	AMERICAN RELIABLE INSURANCE COMPANY	0.05%	\$4,322,819	\$4,128,014	\$3,090,779	\$3,239,535	78.48%
280	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.05%	\$4,322,589	\$4,520,460	\$1,860,500	\$637,877	14.11%
281	GREENWICH INSURANCE COMPANY	0.05%	\$4,320,631	\$4,333,819	\$986,479	\$1,131,162	26.10%
282	FCCI INSURANCE COMPANY	0.04%	\$4,267,386	\$3,520,394	\$971,235	\$2,478,964	70.42%
283	FARM BUREAU NEW HORIZONS INSURANCE COMPANY OF	0.04%	\$4,265,688	\$3,907,689	\$2,220,777	\$2,440,786	62.46%
284	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.04%	\$4,263,250	\$3,813,704	\$1,653,662	\$4,427,963	116.11%
285	CATLIN INDEMNITY COMPANY	0.04%	\$4,262,449	\$3,957,957	\$215,875	\$1,015,448	25.66%
286	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.04%	\$4,254,672	\$3,719,539	\$950,190	\$3,172,647	85.30%
287	ECONOMY PREMIER ASSURANCE COMPANY	0.04%	\$4,227,308	\$4,471,166	\$1,940,015	\$1,355,008	30.31%
288	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$4,217,182	\$4,594,130	\$2,020,549	\$1,277,533	27.81%
289	NATIONAL TRUST INSURANCE COMPANY	0.04%	\$4,215,136	\$3,676,987	\$1,655,597	\$1,871,064	50.89%
290	CUMIS INSURANCE SOCIETY INC	0.04%	\$4,200,334	\$4,421,996	\$2,412,487	\$2,181,179	49.33%
291	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$4,172,420	\$3,404,896	\$1,229,178	\$1,278,103	37.54%
292	STILLWATER INSURANCE COMPANY	0.04%	\$4,110,512	\$4,010,427	\$2,798,907	\$1,425,149	35.54%
293	TRANSPORTATION INSURANCE COMPANY	0.04%	\$4,077,577	\$3,815,840	\$2,949,168	\$4,013,658	105.18%
294	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.04%	\$4,050,504	\$4,830,939	\$2,158,653	\$1,879,372	38.90%
295	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.04%	\$4,000,725	\$3,778,113	\$1,900,078	\$2,267,240	60.01%
296	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.04%	\$3,984,026	\$5,445,303	\$8,517,172	\$2,901,105	53.28%
297	EULER HERMES NORTH AMERICA INSURANCE COMPANY	0.04%	\$3,927,043	\$3,827,530	\$741,844	\$770,427	20.13%
298	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.04%	\$3,864,680	\$4,454,199	\$2,605,272	\$4,279,891	96.09%
299	ESURANCE INSURANCE COMPANY	0.04%	\$3,792,035	\$4,166,316	\$2,863,659	\$2,244,071	53.86%
300	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$3,778,940	\$3,619,302	\$866,317	\$1,947,351	53.80%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	UNION INSURANCE COMPANY OF PROVIDENCE	0.04%	\$3,736,924	\$3,751,064	\$2,550,736	\$2,585,802	68.94%
302	UNITRIN PREFERRED INSURANCE COMPANY	0.04%	\$3,736,357	\$3,891,020	\$3,139,365	\$2,960,900	76.10%
303	AMERICAN ROAD INSURANCE COMPANY	0.04%	\$3,680,562	\$3,681,467	\$404,416	\$426,062	11.57%
304	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.04%	\$3,675,943	\$3,511,915	\$2,268,636	\$2,347,901	66.86%
305	FIDELITY NATIONAL TITLE INSURANCE CO	0.04%	\$3,655,722	\$3,722,199	\$2,370,049	\$2,389,189	64.19%
306	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.04%	\$3,638,299	\$3,726,460	\$1,843,481	\$1,794,849	48.16%
307	NOVA CASUALTY COMPANY	0.04%	\$3,620,679	\$4,351,565	\$2,579,646	\$1,770,223	40.68%
308	DARWIN NATIONAL ASSURANCE COMPANY	0.04%	\$3,588,495	\$3,159,930	\$297,624	\$1,354,840	42.88%
309	EXECUTIVE RISK INDEMNITY INC	0.04%	\$3,546,286	\$3,598,944	\$1,145,415	-\$149,164	-4.14%
310	SIRIUS AMERICA INSURANCE COMPANY	0.04%	\$3,507,854	\$4,639,521	\$899,166	\$711,728	15.34%
311	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.04%	\$3,478,020	\$3,576,345	\$974,019	\$1,736,338	48.55%
312	ESSENT GUARANTY INC	0.04%	\$3,468,832	\$2,111,481	\$70,244	\$82,844	3.92%
313	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$3,437,613	\$3,141,284	\$6,397,828	\$4,726,762	150.47%
314	PLAZA INSURANCE COMPANY	0.04%	\$3,363,913	\$3,200,292	\$1,611,211	\$2,680,850	83.77%
315	CONTINENTAL INDEMNITY COMPANY	0.03%	\$3,313,729	\$3,313,729	\$1,424,148	\$1,766,668	53.31%
316	NATIONAL GENERAL INSURANCE ONLINE INC	0.03%	\$3,278,566	\$3,481,160	\$2,250,207	\$2,627,758	75.49%
317	NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$3,267,891	\$3,333,752	\$3,205,071	\$3,004,582	90.13%
318	1ST AUTO & CASUALTY INSURANCE COMPANY	0.03%	\$3,226,379	\$3,025,518	\$1,533,626	\$2,044,418	67.57%
319	MASSACHUSETTS BAY INSURANCE COMPANY	0.03%	\$3,186,742	\$3,106,348	\$2,897,456	\$2,712,068	87.31%
320	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$3,182,754	\$2,614,561	\$2,232,982	\$2,940,542	112.47%
321	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$3,157,400	\$2,376,415	\$1,054,322	\$46,073	1.94%
322	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$3,135,393	\$2,752,674	\$56,949	\$389,507	14.15%
323	REGENT INSURANCE COMPANY	0.03%	\$3,132,148	\$3,947,237	\$6,205,718	\$4,878,100	123.58%
324	STAR INSURANCE COMPANY	0.03%	\$3,109,852	\$3,686,475	\$5,835,956	\$6,841,846	185.59%
325	TRAVELERS CASUALTY AND SURETY COMPANY	0.03%	\$3,108,076	\$2,990,926	\$4,461,404	\$3,205,940	107.19%
326	OAK RIVER INSURANCE COMPANY	0.03%	\$3,058,949	\$3,092,463	\$2,036,057	\$652,103	21.09%
327	OLD RELIABLE CASUALTY COMPANY	0.03%	\$3,035,742	\$3,040,047	\$1,460,272	\$1,353,729	44.53%
328	TEACHERS INSURANCE COMPANY	0.03%	\$2,982,297	\$2,817,164	\$1,258,339	\$1,078,297	38.28%
329	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.03%	\$2,959,379	\$2,844,200	\$199,649	\$733,863	25.80%
330	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$2,921,539	\$2,239,803	\$341,470	\$636,145	28.40%
331	GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPO	0.03%	\$2,913,207	\$2,675,882	\$16,145	\$114,527	4.28%
332	STEWART TITLE GUARANTY COMPANY	0.03%	\$2,897,902	\$3,137,454	\$774,617	\$1,074,610	34.25%
333	MUTUALAID EXCHANGE	0.03%	\$2,875,904	\$2,458,562	\$2,026,305	\$1,206,638	49.08%
334	FOREMOST PROPERTY AND CASUALTY INSURANCE COMP	0.03%	\$2,835,932	\$2,784,503	\$1,093,553	\$1,018,900	36.59%
335	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.03%	\$2,810,136	\$3,213,210	\$1,951,938	\$1,968,317	61.26%
336	AFFIRMATIVE INSURANCE COMPANY	0.03%	\$2,798,737	\$3,264,955	\$2,215,653	\$2,014,919	61.71%
337	VIRGINIA SURETY COMPANY INC	0.03%	\$2,780,667	\$2,202,891	\$1,218,663	\$1,771,583	80.42%
338	ZENITH INSURANCE COMPANY	0.03%	\$2,777,137	\$2,688,070	\$816,062	\$1,443,653	53.71%
339	ASSURANCEAMERICA INSURANCE COMPANY	0.03%	\$2,749,211	\$2,539,754	\$1,099,001	\$1,678,219	66.08%
340	SENTRY CASUALTY COMPANY	0.03%	\$2,743,633	\$2,255,752	\$536,667	\$1,366,021	60.56%
341	EQUITY INSURANCE COMPANY	0.03%	\$2,731,415	\$2,691,122	\$2,176,448	\$1,917,333	71.25%
342	NORTH AMERICAN ELITE INSURANCE COMPANY	0.03%	\$2,728,868	\$3,402,757	\$328,174	\$1,767,026	51.93%
343	CHUBB INDEMNITY INSURANCE COMPANY	0.03%	\$2,694,652	\$3,507,863	\$1,480,883	\$1,047,884	29.87%
344	HALLMARK INSURANCE COMPANY	0.03%	\$2,678,623	\$2,732,231	\$1,271,517	\$2,293,881	83.96%
345	ALLIANT NATIONAL TITLE INSURANCE COMPANY	0.03%	\$2,660,730	\$2,612,802	\$281,778	\$115,931	4.44%
346	ESSENTIA INSURANCE COMPANY	0.03%	\$2,658,072	\$1,356,049	\$234,678	\$405,841	29.93%
347	HORACE MANN INSURANCE COMPANY	0.03%	\$2,654,505	\$2,491,683	\$1,381,740	\$1,259,073	50.53%
348	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$2,639,552	\$2,748,963	\$251,362	\$353,713	12.87%
349	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.03%	\$2,621,077	\$2,625,651	\$888,045	\$866,483	33.00%
350	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.03%	\$2,619,548	\$1,796,568	\$813,817	\$1,173,365	65.31%
351	UNITED WISCONSIN INSURANCE COMPANY	0.03%	\$2,601,160	\$2,530,840	\$1,657,502	\$1,308,315	51.69%
352	SAGAMORE INSURANCE COMPANY	0.03%	\$2,590,724	\$2,217,142	\$2,571,301	\$2,876,005	129.72%
353	AMERISURE PARTNERS INSURANCE COMPANY	0.03%	\$2,562,016	\$2,647,969	\$1,047,344	\$1,796,025	67.83%
354	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.03%	\$2,560,620	\$2,750,601	\$1,198,816	\$745,226	27.09%
355	BITUMINOUS FIRE AND MARINE INS CO	0.03%	\$2,511,047	\$2,692,052	\$1,189,554	\$2,034,617	75.58%
356	AMERICAN AGRICULTURAL INSURANCE CO	0.03%	\$2,508,165	\$2,508,165	\$1,439,974	\$1,439,974	57.41%
357	HDI-GERLING AMERICA INSURANCE COMPANY	0.03%	\$2,470,674	\$2,116,125	\$435,634	\$943,848	44.60%
358	MMIC INSURANCE INC	0.03%	\$2,466,496	\$2,166,272	\$0	\$410,706	18.96%
359	AMTRUST INSURANCE COMPANY OF KANSAS INC	0.03%	\$2,442,636	\$2,263,758	\$760,440	\$697,500	30.81%
360	ASSURED GUARANTY CORP	0.03%	\$2,417,778	\$3,562,502	\$0	\$0	0.00%



**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
361	DAIRYLAND INSURANCE COMPANY	0.02%	\$2,383,690	\$2,325,052	\$1,118,428	\$1,987,643	85.49%
362	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.02%	\$2,380,051	\$2,178,577	\$550,257	\$472,546	21.69%
363	BEAZLEY INSURANCE COMPANY INC	0.02%	\$2,349,331	\$2,040,943	\$1,078,099	\$539,430	26.43%
364	LANCER INSURANCE COMPANY	0.02%	\$2,319,052	\$2,373,505	\$739,340	\$1,125,011	47.40%
365	ATRADUIS TRADE CREDIT INSURANCE INC	0.02%	\$2,316,601	\$2,331,786	\$86,233	-\$25,448	-1.09%
366	HUDSON INSURANCE COMPANY	0.02%	\$2,306,770	\$2,507,498	\$371,946	-\$636,210	-25.37%
367	INSUREMAX INSURANCE COMPANY	0.02%	\$2,281,157	\$2,452,102	\$1,864,065	\$1,821,330	74.28%
368	WEST AMERICAN INSURANCE COMPANY	0.02%	\$2,276,235	\$2,089,412	\$1,591,825	\$1,184,726	56.70%
369	WRIGHT NATIONAL FLOOD INSURANCE COMPANY	0.02%	\$2,273,949	\$2,216,509	\$2,108,554	\$2,271,330	102.47%
370	T H E INSURANCE COMPANY	0.02%	\$2,265,586	\$2,146,823	\$684,501	\$403,585	18.80%
371	TOKIO MARINE AMERICA INSURANCE COMPANY	0.02%	\$2,247,907	\$2,113,563	\$165,122	\$535,355	25.33%
372	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$2,245,175	\$2,653,857	\$5,053,905	\$3,365,714	126.82%
373	DIAMOND STATE INSURANCE COMPANY	0.02%	\$2,236,246	\$2,121,423	\$568,818	\$168,635	7.95%
374	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$2,231,459	\$1,663,867	\$407,917	\$623,629	37.48%
375	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$2,230,666	\$2,163,989	\$1,065,111	\$799,779	36.96%
376	MISSOURI PROPERTY INSURANCE PLACEMENT FACILIT	0.02%	\$2,208,191	\$2,161,894	\$1,107,277	\$1,099,480	50.86%
377	ARCH MORTGAGE INSURANCE COMPANY	0.02%	\$2,139,039	\$2,127,827	\$1,512,107	\$1,481,370	69.62%
378	AMERICAN FAMILY HOME INSURANCE COMPANY	0.02%	\$2,110,050	\$2,212,340	\$683,725	\$687,023	31.05%
379	ENDURANCE AMERICAN INSURANCE COMPANY	0.02%	\$2,074,162	\$1,204,942	\$0	\$469,742	38.98%
380	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$2,063,718	\$2,001,911	\$2,208,348	\$1,733,772	86.61%
381	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$2,008,057	\$1,950,511	\$700,616	\$754,847	38.70%
382	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$1,991,759	\$1,772,482	\$142,404	-\$318,851	-17.99%
383	EVEREST REINSURANCE COMPANY	0.02%	\$1,987,109	\$1,987,293	\$565,027	\$763,061	38.40%
384	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.02%	\$1,954,743	\$1,981,822	\$788,005	\$779,366	39.33%
385	SOUTHERN PIONEER PROPERTY AND CASUALTY INSURA	0.02%	\$1,941,513	\$1,571,135	\$661,008	\$1,091,667	69.48%
386	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$1,916,743	\$1,894,764	\$477,140	\$1,588,514	83.84%
387	BERKLEY REGIONAL INSURANCE COMPANY	0.02%	\$1,907,499	\$1,213,633	\$35,155	\$351,792	28.99%
388	ARGONAUT INSURANCE COMPANY	0.02%	\$1,873,185	\$1,663,716	\$1,226,316	\$339,036	20.38%
389	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$1,867,305	\$1,757,452	\$1,014,296	\$540,220	30.74%
390	MILWAUKEE CASUALTY INSURANCE CO	0.02%	\$1,866,753	\$1,494,679	\$408,096	\$877,639	58.72%
391	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.02%	\$1,847,822	\$1,913,033	\$598,617	-\$507,810	-26.54%
392	PREFERRED PHYSICIANS MEDICAL RRG INC	0.02%	\$1,833,391	\$1,825,791	\$0	\$1,021,735	55.96%
393	ALTERRA AMERICA INSURANCE COMPANY	0.02%	\$1,830,924	\$1,457,808	\$123,649	\$654,822	44.92%
394	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.02%	\$1,821,859	\$1,727,800	\$757,472	\$980,189	56.73%
395	CAPITOL INDEMNITY CORPORATION	0.02%	\$1,814,205	\$1,643,190	\$312,637	\$2,394,897	145.75%
396	CHEROKEE INSURANCE COMPANY	0.02%	\$1,812,717	\$1,638,131	\$1,702,119	\$2,392,363	146.04%
397	CAPSON PHYSICIANS INSURANCE COMPANY	0.02%	\$1,793,715	\$1,858,074	\$0	\$1,776,001	95.58%
398	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$1,791,548	\$1,679,571	\$351,465	\$628,653	37.43%
399	SECURIAN CASUALTY COMPANY	0.02%	\$1,789,589	\$1,728,405	\$952,999	\$942,701	54.54%
400	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$1,772,172	\$1,581,699	\$694,430	\$711,364	44.97%
401	LYNDON PROPERTY INSURANCE COMPANY	0.02%	\$1,767,679	\$4,280,040	\$3,113,738	\$3,008,179	70.28%
402	AMERICAN COMPENSATION INSURANCE COMPANY	0.02%	\$1,759,730	\$1,548,862	\$335,121	-\$411,736	-26.58%
403	GALEN INSURANCE COMPANY	0.02%	\$1,753,342	\$1,710,964	\$619,747	\$32,894	1.92%
404	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.02%	\$1,724,477	\$1,430,305	\$427,806	\$82,297	5.75%
405	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$1,716,522	\$1,718,599	\$721,888	\$539,570	31.40%
406	ACCEPTANCE CASUALTY INSURANCE CO	0.02%	\$1,714,555	\$1,668,599	\$831,359	\$1,422,742	85.27%
407	COMMONWEALTH LAND TITLE INSURANCE COMPANY	0.02%	\$1,711,728	\$1,729,347	\$748,504	\$602,872	34.86%
408	CRUM & FORSTER INDEMNITY COMPANY	0.02%	\$1,689,102	\$1,678,495	\$670,845	\$896,905	53.44%
409	HORACE MANN PROPERTY & CASUALTY INSURANCE COM	0.02%	\$1,687,446	\$1,696,043	\$832,467	\$495,452	29.21%
410	OMNI INDEMNITY COMPANY	0.02%	\$1,683,287	\$1,672,989	\$1,118,576	\$873,033	52.18%
411	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$1,659,186	\$1,618,739	\$966,874	\$521,860	32.24%
412	INSURANCE COMPANY OF THE WEST	0.02%	\$1,633,281	\$1,438,388	\$2,562	-\$12,997	-0.90%
413	HEALTH CARE INDEMNITY INC	0.02%	\$1,588,414	\$1,588,414	\$581,811	\$1,441,584	90.76%
414	IRONSHORE INDEMNITY INC	0.02%	\$1,582,394	\$1,470,617	\$40,013	\$424,406	28.86%
415	NCMIC INSURANCE COMPANY	0.02%	\$1,537,450	\$1,470,751	\$260,896	\$208,946	14.21%
416	KEYSTONE MUTUAL INSURANCE COMPANY	0.02%	\$1,493,242	\$1,513,120	\$140,000	\$227,578	15.04%
417	VICTORIA FIRE & CASUALTY COMPANY	0.02%	\$1,484,335	\$1,590,359	\$892,866	\$2,462,319	154.83%
418	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$1,479,134	\$1,440,109	\$868,261	\$783,236	54.39%
419	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$1,473,637	\$1,291,904	\$579,236	\$797,780	61.75%
420	AMEX ASSURANCE COMPANY	0.02%	\$1,469,447	\$1,442,836	\$502,791	\$532,420	36.90%

**2013 PROPERTY/CASUALTY INSURANCE  
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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
421	FIRST GUARD INSURANCE COMPANY	0.02%	\$1,467,654	\$1,467,654	\$509,250	\$505,687	34.46%
422	BERKLEY INSURANCE COMPANY	0.01%	\$1,382,290	\$1,365,582	\$0	\$728,904	53.38%
423	BENCHMARK INSURANCE COMPANY	0.01%	\$1,381,736	\$1,220,048	\$550,197	\$701,623	57.51%
424	TOWER INSURANCE COMPANY OF NEW YORK	0.01%	\$1,380,594	\$1,913,124	\$1,140,751	\$1,569,533	82.04%
425	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$1,375,035	\$1,367,264	\$564,676	\$268,196	19.62%
426	MID-CONTINENT CASUALTY COMPANY	0.01%	\$1,373,711	\$1,315,425	\$1,062,664	\$2,625,347	199.58%
427	GRANITE RE INC	0.01%	\$1,371,874	\$1,403,400	\$10,612	\$117,596	8.38%
428	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.01%	\$1,358,639	\$1,328,438	\$286,426	\$657,024	49.46%
429	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$1,354,709	\$1,339,678	\$597,266	-\$1,132,523	-84.54%
430	GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$1,324,758	\$1,358,246	\$757,216	\$1,920,726	141.41%
431	MERCHANTS BONDING COMPANY (MUTUAL)	0.01%	\$1,320,077	\$1,283,519	-\$211,543	-\$208,695	-16.26%
432	ASSURANCE COMPANY OF AMERICA	0.01%	\$1,305,265	\$1,873,978	\$1,738,661	\$31,137	1.66%
433	MARYLAND CASUALTY COMPANY	0.01%	\$1,291,326	\$1,768,123	\$8,451,017	\$10,765,472	608.86%
434	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.01%	\$1,281,453	\$1,338,450	\$3,164,618	\$2,891,080	216.00%
435	FREEDOM SPECIALTY INSURANCE COMPANY	0.01%	\$1,271,017	\$1,346,338	\$0	\$537,010	39.89%
436	OLD REPUBLIC SURETY COMPANY	0.01%	\$1,269,469	\$1,109,608	\$13,162	\$95,164	8.58%
437	WESTFIELD INSURANCE COMPANY	0.01%	\$1,262,341	\$1,199,458	\$592,124	\$624,517	52.07%
438	BERKLEY NATIONAL INSURANCE COMPANY	0.01%	\$1,247,208	\$495,905	\$16,171	\$197,205	39.77%
439	ACCIDENT INSURANCE COMPANY INC	0.01%	\$1,244,413	\$887,310	\$286,705	\$470,468	53.02%
440	AXA INSURANCE COMPANY	0.01%	\$1,238,163	\$1,193,473	\$0	-\$257,735	-21.60%
441	GATEWAY INSURANCE COMPANY	0.01%	\$1,225,073	\$1,168,325	\$477,354	\$1,081,255	92.55%
442	EMPLOYERS ASSURANCE COMPANY	0.01%	\$1,206,485	\$1,153,764	\$389,037	\$1,038,314	89.99%
443	MONROE GUARANTY INSURANCE COMPANY	0.01%	\$1,160,437	\$764,667	\$321,785	\$122,833	16.06%
444	NATIONAL TITLE INSURANCE OF NEW YORK INC	0.01%	\$1,147,475	\$1,090,424	\$0	\$27,423	2.51%
445	MGIC INDEMNITY CORPORATION	0.01%	\$1,144,738	\$863,418	\$0	\$23,931	2.77%
446	DEALERS ASSURANCE COMPANY	0.01%	\$1,134,791	\$1,301,776	\$746,882	\$752,819	57.83%
447	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	\$1,126,662	\$1,117,232	\$1,298,938	\$987,755	88.41%
448	GENERALI U S BRANCH	0.01%	\$1,105,835	\$1,330,546	-\$815,935	-\$67,142	-5.05%
449	TORUS NATIONAL INSURANCE COMPANY	0.01%	\$1,105,063	\$931,014	\$0	\$153,856	16.53%
450	OHIO INDEMNITY COMPANY	0.01%	\$1,087,809	\$1,212,495	\$126,481	\$35,646	2.94%
451	HISCOX INSURANCE COMPANY INC	0.01%	\$1,086,700	\$803,150	\$1,679,632	-\$887,606	-110.52%
452	SENECA INSURANCE COMPANY INC	0.01%	\$1,086,565	\$1,034,762	\$379,773	\$438,291	42.36%
453	IMPERIUM INSURANCE COMPANY	0.01%	\$1,070,104	\$958,836	\$1,699,599	-\$106,628	-11.12%
454	WESTCOR LAND TITLE INSURANCE COMPANY	0.01%	\$1,069,295	\$1,001,664	\$10,500	\$31,275	3.12%
455	COREPOINTE INSURANCE COMPANY	0.01%	\$1,057,652	\$1,113,331	\$348,616	\$1,427,918	128.26%
456	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$1,053,568	\$1,004,067	\$492,818	\$586,754	58.44%
457	MITSUMI SUMITOMO INSURANCE USA INC	0.01%	\$1,053,392	\$875,899	\$322,641	\$530,210	60.53%
458	PREMIER GROUP INSURANCE COMPANY	0.01%	\$1,023,436	\$1,023,436	\$381,213	-\$398,710	-38.96%
459	VERLAN FIRE INSURANCE COMPANY	0.01%	\$997,935	\$974,131	\$623,871	\$513,921	52.76%
460	NORTH POINTE INSURANCE COMPANY	0.01%	\$991,692	\$1,113,014	\$935,612	\$493,539	44.34%
461	STRATFORD INSURANCE COMPANY	0.01%	\$989,613	\$925,487	\$703,748	\$260,767	28.18%
462	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$973,449	\$918,640	\$162,584	\$252,065	27.44%
463	MIC PROPERTY AND CASUALTY INSURANCE CORPORATI	0.01%	\$955,579	\$610,092	\$180,785	\$224,305	36.77%
464	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.01%	\$928,358	\$928,358	\$95,000	\$72,170	7.77%
465	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$925,301	\$977,588	\$432,467	\$205,943	21.07%
466	HANOVER AMERICAN INSURANCE COMPANY THE	0.01%	\$919,071	\$872,566	\$2,224,735	\$1,200,641	137.60%
467	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	\$914,219	\$913,821	\$543,962	\$480,352	52.57%
468	CASTLEPOINT NATIONAL INSURANCE COMPANY	0.01%	\$909,438	\$999,267	\$341,834	\$383,385	38.37%
469	WORK FIRST CASUALTY COMPANY	0.01%	\$897,398	\$896,739	\$247,332	\$227,689	25.39%
470	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.01%	\$894,841	\$928,304	\$180,824	\$229,836	24.76%
471	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.01%	\$893,093	\$942,544	\$613,192	\$590,314	62.63%
472	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$890,509	\$835,159	\$51,991	\$63,096	7.55%
473	NORTHFIELD INSURANCE COMPANY	0.01%	\$887,012	\$856,666	\$252,018	\$344,939	40.27%
474	YOSEMITE INSURANCE COMPANY	0.01%	\$874,606	\$651,766	\$164,703	\$208,689	32.02%
475	MENDOTA INSURANCE COMPANY	0.01%	\$870,472	\$1,172,580	\$1,173,278	\$832,327	70.98%
476	PHYSICIANS INSURANCE MUTUAL	0.01%	\$865,177	\$894,993	\$535,000	\$80,001	8.94%
477	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.01%	\$860,163	\$969,088	\$500,000	\$383,360	39.56%
478	AMERICAN MINING INSURANCE COMPANY	0.01%	\$857,677	\$826,009	\$24,616	\$135,628	16.42%
479	OLD UNITED CASUALTY COMPANY	0.01%	\$833,587	\$870,883	\$229,607	\$272,155	31.25%
480	COURTESY INSURANCE COMPANY	0.01%	\$833,099	\$942,019	\$393,678	\$402,422	42.72%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
481	FAIR AMERICAN INSURANCE AND REINSURANCE COMPA	0.01%	\$832,357	\$424,794	\$0	\$276,123	65.00%
482	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$823,006	\$975,484	\$4,403,181	\$8,710,275	892.92%
483	COMPANION PROPERTY AND CASUALTY INSURANCE COM	0.01%	\$821,553	\$1,378,307	\$2,299,935	\$1,925,816	139.72%
484	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.01%	\$813,465	\$1,187,819	\$746,140	\$748,971	63.05%
485	INTERNATIONAL FIDELITY INSURANCE COMPANY	0.01%	\$811,410	\$897,455	\$25,679	-\$7,123	-0.79%
486	COFACE NORTH AMERICA INSURANCE COMPANY	0.01%	\$804,107	\$811,033	\$134,084	\$186,983	23.05%
487	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$801,988	\$1,028,656	\$1,205,157	\$833,400	81.02%
488	ASPEN AMERICAN INSURANCE COMPANY	0.01%	\$785,768	\$689,358	\$167,872	\$335,211	48.63%
489	PODIATRY INSURANCE COMPANY OF AMERICA	0.01%	\$777,750	\$871,802	\$96,000	-\$679,864	-77.98%
490	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$777,088	\$756,881	\$693,937	-\$562,162	-74.27%
491	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$713,925	\$1,125,417	\$1,432,756	\$2,283,731	202.92%
492	BLOOMINGTON COMPENSATION INSURANCE COMPANY	0.01%	\$710,344	\$478,583	\$335,868	\$203,226	42.46%
493	AMERICAN FEDERATED INSURANCE COMPANY	0.01%	\$690,570	\$1,160,031	\$85,385	\$87,438	7.54%
494	EVERGREEN NATIONAL INDEMNITY COMPANY	0.01%	\$684,861	\$701,449	\$90,765	-\$31,177	-4.44%
495	NEW SOUTH INSURANCE COMPANY	0.01%	\$681,244	\$743,053	\$721,689	\$642,963	86.53%
496	HERITAGE INDEMNITY COMPANY	0.01%	\$674,271	\$736,799	\$326,391	\$334,954	45.46%
497	AXA ART INSURANCE CORPORATION	0.01%	\$670,786	\$726,311	\$4,508	\$417,329	57.46%
498	AMERICAN GUARANTY TITLE INSURANCE COMPANY	0.01%	\$670,278	\$610,483	\$5,427	-\$4,047	-0.66%
499	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.01%	\$656,568	\$660,043	\$55,352	\$388,835	58.91%
500	TRITON INSURANCE COMPANY	0.01%	\$648,358	\$776,477	\$179,179	\$220,226	28.36%
501	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$647,909	\$834,130	\$93,334	\$275,683	33.05%
502	WARNER INSURANCE COMPANY	0.01%	\$635,476	\$763,881	\$584,116	\$362,318	47.43%
503	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$613,618	\$764,889	\$208,648	\$18,049	2.36%
504	HOUSING AUTHORITY PROPERTY INSURANCE A MUTUAL	0.01%	\$613,531	\$566,914	\$227,149	\$84,169	14.85%
505	SEABRIGHT INSURANCE COMPANY	0.01%	\$612,408	\$881,270	\$372,123	-\$66,813	-7.58%
506	REPWEST INSURANCE COMPANY	0.01%	\$606,376	\$606,413	-\$1,702,928	-\$1,636,372	-269.84%
507	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.01%	\$601,081	\$411,083	\$67,091	\$129,812	31.58%
508	FRANK WINSTON CRUM INSURANCE COMPANY	0.01%	\$597,562	\$346,214	\$0	\$0	0.00%
509	TOPA INSURANCE COMPANY	0.01%	\$585,858	\$709,079	\$1,003,936	\$387,927	54.71%
510	PLATTE RIVER INSURANCE COMPANY	0.01%	\$577,039	\$606,964	\$134,544	\$382,199	62.97%
511	MADISON MUTUAL INSURANCE COMPANY	0.01%	\$575,496	\$225,195	\$90,184	\$133,035	59.08%
512	LEXON INSURANCE COMPANY	0.01%	\$575,414	\$813,272	\$703,730	\$608,539	74.83%
513	MIDWEST INSURANCE COMPANY	0.01%	\$553,239	\$631,488	\$310,089	\$541,984	85.83%
514	CONTRACTORS BONDING & INSURANCE COMPANY	0.01%	\$548,398	\$506,486	-\$500	\$5,446	1.08%
515	DIAMOND INSURANCE COMPANY	0.01%	\$547,415	\$486,481	\$334,141	\$277,337	57.01%
516	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$544,606	\$496,514	\$1,522,063	\$235,042	47.34%
517	LYNDON SOUTHERN INSURANCE COMPANY	0.01%	\$534,652	\$478,246	\$345,942	\$350,755	73.34%
518	SURETEC INSURANCE COMPANY	0.01%	\$530,202	\$518,800	\$108,770	\$22,385	4.31%
519	UNION INSURANCE COMPANY	0.01%	\$525,496	\$284,138	\$74,704	\$120,747	42.50%
520	ECHELON PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$520,360	\$405,060	\$75,601	\$173,887	42.93%
521	GENERAL REINSURANCE CORPORATION	0.01%	\$518,420	\$520,359	\$232,482	-\$395,282	-75.96%
522	AETNA INSURANCE COMPANY OF CONNECTICUT	0.01%	\$512,839	\$518,852	\$24,098	\$301,472	58.10%
523	HOME-OWNERS INSURANCE COMPANY	0.01%	\$503,763	\$413,984	\$205,263	\$422,299	102.01%
524	RIVERPORT INSURANCE COMPANY	0.01%	\$502,542	\$629,982	\$151,411	\$159,301	25.29%
525	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.01%	\$487,975	\$507,871	\$229,835	\$74,266	14.62%
526	MAXUM CASUALTY INSURANCE COMPANY	0.01%	\$484,189	\$1,964,433	\$852,413	\$288,105	14.67%
527	TRIANGLE INSURANCE COMPANY INC	0.00%	\$478,567	\$386,571	\$45,350	\$333,639	86.31%
528	AVEMCO INSURANCE COMPANY	0.00%	\$477,800	\$506,964	\$280,157	\$416,395	82.14%
529	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$470,137	\$518,515	\$93,938	\$73,675	14.21%
530	TOWER NATIONAL INSURANCE COMPANY	0.00%	\$448,482	\$323,767	\$18,637	\$69,508	21.47%
531	SOUTHERN INSURANCE COMPANY	0.00%	\$434,041	\$237,212	\$382,166	\$164,597	69.39%
532	SEAWORTHY INSURANCE COMPANY	0.00%	\$428,374	\$347,804	\$597,363	\$704,189	202.47%
533	MPM INSURANCE COMPANY OF KANSAS	0.00%	\$427,710	\$432,502	\$22,500	-\$11,250	-2.60%
534	WFG NATIONAL TITLE INSURANCE COMPANY	0.00%	\$427,472	\$383,254	\$1,117	\$4,743	1.24%
535	CAMICO MUTUAL INSURANCE COMPANY	0.00%	\$425,143	\$426,051	\$107,235	\$80,163	18.82%
536	FREESTONE INSURANCE COMPANY	0.00%	\$415,837	\$421,793	\$489,551	\$1,410,311	334.36%
537	MBIA INSURANCE CORPORATION	0.00%	\$412,000	\$3,765,223	\$0	\$0	0.00%
538	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$409,241	\$430,081	\$0	-\$137,468	-31.96%
539	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$396,158	\$340,063	-\$15,517	-\$47,846	-14.07%
540	AMERICAN INTER-FIDELITY EXCHANGE	0.00%	\$392,200	\$392,200	\$48,335	\$306,211	78.08%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
541	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$380,595	\$399,196	\$282,188	-\$207,197	-51.90%
542	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$379,571	\$365,133	\$203,668	\$153,479	42.03%
543	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	0.00%	\$375,157	\$340,559	\$44,863	\$93,973	27.59%
544	WORKMENS AUTO INSURANCE COMPANY	0.00%	\$372,015	\$749,920	\$715,979	\$527,433	70.33%
545	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE	0.00%	\$371,664	\$371,093	\$115,366	\$115,056	31.00%
546	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.00%	\$370,185	\$422,818	\$149,489	\$201,904	47.75%
547	COUNTRY CASUALTY INSURANCE COMPANY	0.00%	\$366,504	\$343,897	\$198,855	\$172,984	50.30%
548	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.00%	\$356,806	\$281,546	-\$55,213	-\$57,829	-20.54%
549	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$346,457	\$337,596	\$204,405	-\$428,522	-126.93%
550	MERITPLAN INSURANCE COMPANY	0.00%	\$336,164	\$1,137,992	\$2,086,090	\$1,323,007	116.26%
551	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	\$325,096	\$345,288	\$39,385	\$309,548	89.65%
552	FINANCIAL INDEMNITY COMPANY	0.00%	\$313,014	\$349,451	\$285,666	\$22,765	6.51%
553	KNIGHTBROOK INSURANCE COMPANY	0.00%	\$309,643	\$427,186	\$154,305	\$159,648	37.37%
554	AMERITRUST INSURANCE CORPORATION	0.00%	\$300,842	\$259,658	\$63,490	\$100,639	38.76%
555	ZALE INDEMNITY COMPANY	0.00%	\$295,752	\$295,752	\$8,281	\$45,727	15.46%
556	AMERICAN PET INSURANCE COMPANY	0.00%	\$295,598	\$274,954	\$116,343	\$129,898	47.24%
557	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$280,454	\$437,483	\$100,030	\$344,103	78.66%
558	NATIONAL GENERAL ASSURANCE COMPANY	0.00%	\$279,618	\$301,771	\$232,496	\$44,797	14.84%
559	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$274,803	\$221,132	\$196,177	\$197,493	89.31%
560	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$258,164	\$85,257	\$9,067	\$18,013	21.13%
561	NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$249,615	\$78,792	\$379,012	\$35,467	45.01%
562	SUNZ INSURANCE COMPANY	0.00%	\$245,882	\$245,667	\$676	\$422	0.17%
563	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$232,582	\$2,447,242	\$1,447,282	-\$190,437	-7.78%
564	NORGUARD INSURANCE COMPANY	0.00%	\$230,442	\$82,019	\$142	\$92,979	113.36%
565	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$228,539	\$233,294	\$150,040	\$117,856	50.52%
566	ACIG INSURANCE COMPANY	0.00%	\$228,260	\$228,260	\$46,342	-\$200,014	-87.63%
567	MIC GENERAL INSURANCE CORPORATION	0.00%	\$227,072	\$261,094	\$77,730	\$63,523	24.33%
568	DORINCO REINSURANCE COMPANY	0.00%	\$218,151	\$217,593	\$0	\$0	0.00%
569	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.00%	\$205,685	\$203,693	\$83,203	-\$161,988	-79.53%
570	AMERICAN COMMERCE INSURANCE COMPANY	0.00%	\$203,681	\$188,656	\$8,521	-\$33,105	-17.55%
571	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$195,389	\$195,530	\$21,585,732	\$11,003,524	5627.54%
572	CHICAGO INSURANCE COMPANY	0.00%	\$194,823	\$498,724	\$9,608,714	\$8,666,996	1737.83%
573	WESTERN AGRICULTURAL INSURANCE COMPANY	0.00%	\$184,982	\$184,218	\$237,993	-\$10,460	-5.68%
574	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$177,232	\$23,447	\$17,847	-\$11,310	-48.24%
575	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$172,122	\$160,748	\$53,688	\$40,565	25.24%
576	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	\$167,028	\$161,293	\$97,422	\$99,073	61.42%
577	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURAN	0.00%	\$164,889	\$162,868	\$2,800	\$22,754	13.97%
578	GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPO	0.00%	\$164,137	\$226,633	\$51,213	\$177,600	78.36%
579	METROPOLITAN CASUALTY INSURANCE COMPANY	0.00%	\$162,006	\$167,727	\$47,083	\$82,466	49.17%
580	INLAND INSURANCE COMPANY	0.00%	\$159,352	\$76,407	\$0	\$5,490	7.19%
581	UNIVERSAL SURETY COMPANY	0.00%	\$157,839	\$132,026	-\$5,000	-\$78,154	-59.20%
582	GRAY INSURANCE COMPANY THE	0.00%	\$156,234	\$157,008	\$292	\$292	0.19%
583	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$153,088	\$144,706	\$442	\$17,648	12.20%
584	AMGUARD INSURANCE COMPANY	0.00%	\$150,385	\$53,201	\$0	\$8,985	16.89%
585	INFINITY INSURANCE COMPANY	0.00%	\$143,397	\$138,627	\$218,642	\$18,975	13.69%
586	SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BR	0.00%	\$141,681	\$56,666	\$0	\$17,000	30.00%
587	WASHINGTON INTERNATIONAL INSURANCE COMPANY	0.00%	\$136,121	\$176,916	\$13,255	-\$20,267	-11.46%
588	ALLEGHENY CASUALTY COMPANY	0.00%	\$133,261	\$145,531	\$0	-\$1,413	-0.97%
589	MERASTAR INSURANCE COMPANY	0.00%	\$128,141	\$131,501	\$98,843	\$80,981	61.58%
590	PROCENTURY INSURANCE COMPANY	0.00%	\$125,726	\$115,453	\$8,680	\$8,130	7.04%
591	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$125,608	\$72,833	\$3,669,449	-\$135,134	-185.54%
592	FORTRESS INSURANCE COMPANY	0.00%	\$125,530	\$137,136	\$130,000	\$99,130	72.29%
593	HOUSING ENTERPRISE INSURANCE COMPANY INC	0.00%	\$122,069	\$552,790	\$332,159	\$311,634	56.37%
594	FIRST DAKOTA INDEMNITY COMPANY	0.00%	\$118,086	\$88,175	\$28,118	\$149,193	169.20%
595	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$118,068	\$285,737	\$507,677	\$110,231	38.58%
596	TNUS INSURANCE COMPANY	0.00%	\$116,955	\$95,361	\$14,927	\$35,675	37.41%
597	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.00%	\$114,096	\$115,891	\$21,129	\$19,554	16.87%
598	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$110,274	\$107,589	\$54,899	-\$62,854	-58.42%
599	DEERFIELD INSURANCE COMPANY	0.00%	\$105,344	\$294,612	\$309,296	\$329,361	111.79%
600	CHARTER INDEMNITY COMPANY	0.00%	\$104,385	\$132,630	\$74,755	\$101,184	76.29%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
601	UNITED GUARANTY RESIDENTIAL INSURANCE OF NORT	0.00%	\$101,852	\$110,418	\$205,027	\$31,097	28.16%
602	FOUNDERS INSURANCE COMPANY	0.00%	\$99,273	\$128,690	\$299,760	\$345,951	268.83%
603	SOUTHWEST MARINE AND GENERAL INSURANCE COMPAN	0.00%	\$98,983	\$32,032	\$0	-\$2,415	-7.54%
604	GENESIS INSURANCE COMPANY	0.00%	\$98,175	\$99,669	\$0	-\$257,000	-257.85%
605	ARAG INSURANCE COMPANY	0.00%	\$96,706	\$96,609	\$19,434	\$15,911	16.47%
606	UNIVERSAL SURETY OF AMERICA	0.00%	\$93,524	\$105,427	\$10,000	\$27,505	26.09%
607	MERCHANTS NATIONAL BONDING INC	0.00%	\$92,909	\$71,206	\$0	\$1,356	1.90%
608	CIVIC PROPERTY & CASUALTY CO	0.00%	\$92,546	\$325,935	\$185,268	\$107,851	33.09%
609	ADVANTAGE WORKERS COMPENSATION INSURANCE COMP	0.00%	\$90,719	\$92,548	\$153,062	\$116,533	125.92%
610	GENERAL STAR NATIONAL INS CO	0.00%	\$89,554	\$66,196	\$37,500	-\$172,505	-260.60%
611	BANKERS INSURANCE COMPANY	0.00%	\$88,575	\$95,766	\$37,437	\$32,509	33.95%
612	SFM MUTUAL INSURANCE COMPANY	0.00%	\$88,089	\$83,673	\$24,406	\$81,836	97.80%
613	NGM INSURANCE COMPANY	0.00%	\$88,053	\$99,381	\$18,220	\$36,021	36.25%
614	RVI AMERICA INSURANCE COMPANY	0.00%	\$85,954	\$13,911	\$0	\$0	0.00%
615	MODERN SERVICE INSURANCE COMPANY	0.00%	\$82,874	\$72,821	\$0	-\$513	-0.70%
616	ROCHE SURETY AND CASUALTY COMPANY INC	0.00%	\$80,366	\$80,366	\$0	\$0	0.00%
617	TRIUMPHE CASUALTY COMPANY	0.00%	\$79,569	\$84,068	\$74,743	\$66,443	79.03%
618	CENTURION CASUALTY COMPANY	0.00%	\$75,877	\$75,877	\$1,664	\$2,664	3.51%
619	INVESTORS TITLE INSURANCE COMPANY	0.00%	\$74,124	\$74,733	\$1,112	-\$1,715	-2.29%
620	ONEBEACON INSURANCE COMPANY	0.00%	\$72,064	\$195,696	\$966,255	\$66,892	34.18%
621	PACO ASSURANCE COMPANY INC	0.00%	\$70,620	\$72,087	\$0	\$247,520	343.36%
622	FIRST NONPROFIT INSURANCE COMPANY	0.00%	\$70,028	\$60,948	\$0	\$0	0.00%
623	RLI INDEMNITY COMPANY	0.00%	\$69,962	\$67,336	\$7,274	\$7,500	11.14%
624	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$69,815	\$71,084	\$27,919	\$28,933	40.70%
625	NATIONAL CONTINENTAL INSURANCE COMPANY	0.00%	\$67,696	\$71,835	\$127,285	-\$45,195	-62.92%
626	ATTORNEYS LIABILITY PROTECTION SOCIETY INC RR	0.00%	\$66,510	\$39,690	\$0	\$0	0.00%
627	EMC PROPERTY & CASUALTY COMPANY	0.00%	\$65,192	\$64,685	\$0	-\$20	-0.03%
628	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$60,698	\$120,593	\$97,577	-\$555,801	-460.89%
629	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$58,507	\$105,022	\$197,409	-\$152,042	-144.77%
630	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$55,853	\$57,336	\$49,342	\$48,600	84.76%
631	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$53,233	\$103,671	-\$21,100	-\$1	0.00%
632	BEARING MIDWEST CASUALTY COMPANY	0.00%	\$52,893	\$52,893	\$0	\$0	0.00%
633	STONEWALL INSURANCE COMPANY	0.00%	\$51,070	\$70,938	\$724,059	-\$16,640	-23.46%
634	COLONIAL SURETY COMPANY	0.00%	\$50,709	\$50,300	\$0	-\$7,497	-14.90%
635	OHIO FARMERS INSURANCE COMPANY	0.00%	\$46,395	\$76,615	\$0	\$1,220	1.59%
636	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.00%	\$44,061	\$44,158	\$975	\$975	2.21%
637	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$43,602	\$43,602	\$0	\$0	0.00%
638	STONEWOOD NATIONAL INSURANCE COMPANY	0.00%	\$43,544	\$18,371	\$0	\$9,767	53.17%
639	SURETY BONDING COMPANY OF AMERICA	0.00%	\$41,160	\$26,902	\$0	-\$19,061	-70.85%
640	COMPANION COMMERCIAL INSURANCE COMPANY	0.00%	\$41,058	\$49,070	\$86,093	-\$73,267	-149.31%
641	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$39,680	\$23,491	\$29,457	-\$578,845	-2464.11%
642	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$37,528	\$32,130	\$0	\$10,895	33.91%
643	LEXINGTON NATIONAL INSURANCE CORPORATION	0.00%	\$36,290	\$37,021	\$0	\$0	0.00%
644	ALLIED WORLD INSURANCE COMPANY	0.00%	\$35,987	\$2,816	\$0	\$51,288	1821.31%
645	ACSTAR INSURANCE COMPANY	0.00%	\$33,292	\$42,666	\$123,842	-\$9,207	-21.58%
646	SAFETY FIRST INSURANCE COMPANY	0.00%	\$30,425	\$30,145	\$0	\$5,413	17.96%
647	INTERMED INSURANCE COMPANY	0.00%	\$27,924	\$378,975	\$1,401,852	\$740,854	195.49%
648	STONINGTON INSURANCE COMPANY	0.00%	\$25,960	\$133,719	\$248,019	\$34,376	25.71%
649	OBI NATIONAL INSURANCE COMPANY	0.00%	\$25,782	\$10,119	\$0	\$3,932	38.86%
650	WILSHIRE INSURANCE COMPANY	0.00%	\$25,321	\$299,501	\$295,450	-\$2,499	-0.83%
651	ASSURED GUARANTY MUNICIPAL CORP	0.00%	\$25,089	\$4,820,672	\$0	\$0	0.00%
652	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$23,590	\$14,175	\$0	\$5,643	39.81%
653	GREAT MIDWEST INSURANCE COMPANY	0.00%	\$23,499	\$2,704	\$0	\$0	0.00%
654	AMERICAN SURETY COMPANY	0.00%	\$21,919	\$18,937	\$0	\$0	0.00%
655	OMNI INSURANCE COMPANY	0.00%	\$21,386	\$34,914	\$40,707	\$25,631	73.41%
656	ISMIE MUTUAL INSURANCE COMPANY	0.00%	\$20,099	\$19,875	\$0	-\$21,502	-108.19%
657	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$19,294	\$18,897	\$0	\$2,187	11.57%
658	DAKOTA TRUCK UNDERWRITERS	0.00%	\$16,243	\$45,808	\$14	-\$3,647	-7.96%
659	ARCH MORTGAGE GUARANTY COMPANY	0.00%	\$15,422	\$20,431	\$0	\$0	0.00%
660	MID-CONTINENT ASSURANCE COMPANY	0.00%	\$14,306	\$10,700	\$0	\$0	0.00%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
661	CRANBROOK INSURANCE COMPANY	0.00%	\$13,132	\$13,433	\$3,707	\$8,336	62.06%
662	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$13,031	\$13,928	\$1,400	\$14,449	103.74%
663	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$12,448	\$14,518	\$9,105	\$9,106	62.72%
664	RED ROCK INSURANCE COMPANY	0.00%	\$12,019	\$11,988	\$13,339	-\$236,342	-1971.49%
665	MEMIC INDEMNITY COMPANY	0.00%	\$11,319	\$8,098	\$0	\$2,097	25.90%
666	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	\$10,835	\$11,738	\$68,479	\$45,731	389.60%
667	FINANCIAL AMERICAN PROPERTY AND CASUALTY INSU	0.00%	\$10,792	\$8,312	\$0	\$0	0.00%
668	PREMIER LAND TITLE INSURANCE COMPANY	0.00%	\$9,944	\$10,241	\$0	\$0	0.00%
669	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPA	0.00%	\$9,488	\$19,023	\$0	-\$2,241	-11.78%
670	ACADIA INSURANCE COMPANY	0.00%	\$8,631	\$1,797	\$0	\$170	9.46%
671	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$7,945	\$253,693	\$110,206	\$14,829	5.85%
672	UTAH BUSINESS INSURANCE COMPANY INC	0.00%	\$7,798	\$7,798	\$0	\$0	0.00%
673	SERVICE INSURANCE COMPANY	0.00%	\$6,910	\$6,910	\$0	\$0	0.00%
674	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$6,666	\$3,833	\$4,013,220	\$3,365,681	87808.01%
675	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$5,465	\$12,903	\$2,575	\$2,575	19.96%
676	SYNERGY INSURANCE COMPANY	0.00%	\$5,429	\$2,776	\$0	\$0	0.00%
677	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$5,037	\$7,151	\$15,556	\$15,523	217.07%
678	GRAY CASUALTY & SURETY COMPANY THE	0.00%	\$5,017	\$857	\$0	\$2,334	272.35%
679	SHELTER REINSURANCE COMPANY	0.00%	\$5,000	\$5,000	\$0	\$0	0.00%
680	PENN AMERICA INSURANCE COMPANY	0.00%	\$4,646	\$7,463	\$0	\$36,945	495.04%
681	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$4,628	\$4,136	\$0	-\$15	-0.36%
682	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$4,588	\$4,896	\$6,976	\$6,281	128.29%
683	EASTGUARD INSURANCE COMPANY	0.00%	\$3,956	\$670	\$0	\$157	23.43%
684	NIPPONKOA INSURANCE COMPANY LIMITED (US BRANC	0.00%	\$3,924	\$4,002	\$31,886	-\$4,281	-106.97%
685	RESPONSE INSURANCE COMPANY	0.00%	\$3,797	\$54,306	\$49,698	\$33,922	62.46%
686	AMERICAN BUSINESS & MERCANTILE INSURANCE MUTU	0.00%	\$2,974	\$451	\$0	-\$140	-31.04%
687	SUN SURETY INSURANCE COMPANY	0.00%	\$2,250	\$2,250	\$0	\$0	0.00%
688	ALLIED EASTERN INDEMNITY COMPANY	0.00%	\$2,244	\$1,785	\$0	\$0	0.00%
689	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$2,161	\$2,161	\$97,831	-\$38,289	-1771.82%
690	ENDURANCE REINSURANCE CORPORATION OF AMERICA	0.00%	\$1,979	\$1,979	\$13,403	\$13,403	677.26%
691	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$1,954	\$1,954	\$0	-\$503	-25.74%
692	EXACT PROPERTY & CASUALTY	0.00%	\$1,888	\$5,038	\$12,075	\$11,147	221.26%
693	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$1,571	\$2,695	\$352,693	-\$898,496	-33339.37%
694	PROFESSIONALS DIRECT INSURANCE COMPANY	0.00%	\$1,537	\$6,425	\$96,500	-\$953,553	-14841.29%
695	EASTERN ALLIANCE INSURANCE COMPANY	0.00%	\$1,482	\$1,722	\$0	\$0	0.00%
696	INTEGON INDEMNITY CORPORATION	0.00%	\$1,344	\$2,926	\$0	\$0	0.00%
697	AMERICAN SELECT INSURANCE COMPANY	0.00%	\$1,156	\$693	\$0	\$0	0.00%
698	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$872	\$722	\$0	-\$11	-1.52%
699	GREAT PLAINS CASUALTY INC	0.00%	\$750	\$750	\$18,087	\$18,087	2411.60%
700	ENTITLE INSURANCE COMPANY	0.00%	\$635	\$7,657	-\$9,000	-\$9,000	-117.54%
701	TIG INSURANCE COMPANY	0.00%	\$477	\$477	\$4,157,868	-\$6,215,780	-1303098.53%
702	ONECIS INSURANCE COMPANY	0.00%	\$300	\$75	\$0	\$0	0.00%
703	STILLWATER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$230	\$14,262	\$123,493	\$123,493	865.89%
704	WESTERN NATIONAL MUTUAL INSURANCE COMPANY	0.00%	\$200	\$33	\$0	\$14	42.42%
705	PETROLEUM CASUALTY COMPANY	0.00%	\$140	\$140	\$0	\$0	0.00%
706	ROCKWOOD CASUALTY INSURANCE COMPANY	0.00%	\$133	\$195	\$0	\$36	18.46%
707	RESPONSE WORLDWIDE INSURANCE COMPANY	0.00%	\$1	\$1,899	\$207,373	\$121,725	6409.95%
708	INFINITY INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$77	-\$134	N/A
709	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$0	\$19	\$1,395,144	\$602,156	3169242.11%
710	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$7,030	\$0	-\$184,135	-2619.27%
711	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$110,487	N/A
712	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$29,895	N/A
713	CHURCH INSURANCE CO THE	0.00%	\$0	\$0	\$15,000	-\$586,995	N/A
714	INTREPID INSURANCE COMPANY	0.00%	\$0	\$0	-\$15	\$2,498	N/A
715	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,377	N/A
716	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$7,735	\$14,689	-\$32,096	-414.95%
717	UNITED NATIONAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,213	N/A
718	INFINITY AUTO INSURANCE COMPANY	0.00%	\$0	\$0	\$2,803	-\$8,921	N/A
719	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$0	\$0	\$1,078,352	\$611,177	N/A
720	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$400	-\$429	N/A

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
721	21ST CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$434	N/A
722	BERKSHIRE HATHAWAY ASSURANCE CORPORATION	0.00%	\$0	\$63,271	\$0	\$0	0.00%
723	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
724	AXIS SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$448,237	N/A
725	ALLIANCE INSURANCE COMPANY INC	0.00%	\$0	\$0	-\$1,154	-\$5,654	N/A
726	AIU INSURANCE COMPANY	0.00%	\$0	\$0	-\$245,983	\$98,103	N/A
727	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$20,000	-\$5,000	N/A
728	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	-\$80	-\$80	N/A
729	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,959	N/A
730	WRM AMERICA INDEMNITY COMPANY INC	0.00%	\$0	\$12,680	\$142,209	\$103,575	816.84%
731	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$187,591	-\$1,998,048	N/A
732	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	-\$1,476	N/A
733	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
734	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$2,426	-\$3,950	N/A
735	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$221	N/A
736	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$155,374	-\$3,617	N/A
737	DIRECT NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$22,154	\$1,670	N/A
738	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$92,413	N/A
739	NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION	0.00%	\$0	\$975,674	\$0	\$0	0.00%
740	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,240	-\$1,240	N/A
741	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,977	-\$240,177	N/A
742	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$467	-\$467	N/A
743	21ST CENTURY ADVANTAGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,449	N/A
744	VALIANT INSURANCE COMPANY	0.00%	\$0	\$14,399	\$0	-\$65	-0.45%
745	NATIONAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$0	\$275	N/A
746	TRAVCO INSURANCE COMPANY	0.00%	\$0	\$0	\$484,633	-\$25,745	N/A
747	GENERAL FIDELITY INSURANCE COMPANY	0.00%	\$0	\$678,220	\$327,546	\$313,840	46.27%
748	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
749	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$442,543	-\$48,536	N/A
750	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$15,000	N/A
751	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$796	-\$3,248	N/A
752	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
753	HARLEYSVILLE PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$1,600	-\$600	N/A
754	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	\$8,344	N/A
755	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$1,289	N/A
756	RADIAN ASSET ASSURANCE INC	0.00%	\$0	\$1,380,751	\$0	\$0	0.00%
757	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$143,392	N/A
758	21ST CENTURY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,268	-\$725	N/A
759	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$12,133	-\$178,625	N/A
760	AMERICAN FARMERS & RANCHERS INSURANCE COMPANY	0.00%	\$0	\$0	\$134,884	\$28,978	N/A
761	AMERICAN EMPIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
762	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$92,245	-\$19,556	N/A
763	INFINITY ASSURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$399,892	-\$535,201	N/A
764	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,147	-\$1,147	N/A
765	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,580	N/A
766	GENWORTH HOME EQUITY INSURANCE CORPORATION	0.00%	\$0	\$0	-\$543	-\$543	N/A
767	TRAVELERS CONSTITUTION STATE INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$6,173	N/A
768	THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$76,165	N/A
769	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$75,533	N/A
770	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$156,059	\$29,035	N/A
771	UNITED GENERAL TITLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
772	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$1	-\$1	\$75,790	-\$1,254,021	125402100.00%
773	NORTHBROOK INDEMNITY COMPANY	0.00%	-\$15	-\$15	\$1,891	\$8,778	-58520.00%
774	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	-\$29	\$46,237	-\$3,346	-\$108,609	-234.90%
775	HALLMARK NATIONAL INSURANCE COMPANY	0.00%	-\$528	\$4,983	\$72,378	-\$97,278	-1952.20%
776	AIG ASSURANCE COMPANY	0.00%	-\$1,134	-\$3,197	\$591,714	\$608,966	-19048.05%
777	COLUMBIA INSURANCE COMPANY	0.00%	-\$1,891	\$13,711	\$0	-\$4,103	-29.92%
778	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	-\$8,034	\$85,993	\$210,896	\$68,096	79.19%
779	GENERAL CASUALTY INSURANCE COMPANY	0.00%	-\$11,591	\$74,261	\$208,551	\$59,853	80.60%
780	MILLERS CLASSIFIED INSURANCE COMPANY	0.00%	-\$28,500	\$209,479	\$1,217,402	\$190,877	91.12%

**2013 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
781	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	-\$30,630	\$114,450	\$758,807	\$365,648	319.48%
782	BALBOA INSURANCE COMPANY	0.00%	-\$32,929	\$74,570	\$31,053	-\$124,490	-166.94%
783	ARROWOOD INDEMNITY COMPANY	0.00%	-\$34,380	-\$34,380	\$3,111,889	\$2,037,011	-5924.99%
784	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$52,519	\$157,055	\$3,078,779	-\$446,790	-284.48%
785	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	-\$53,995	-\$237,231	\$1,506,957	\$2,693,384	-1135.34%
786	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$59,038	\$309,675	\$1,788,517	-\$153,564	-49.59%
787	AXIS REINSURANCE COMPANY	0.00%	-\$77,947	\$37,862	-\$6,232	-\$1,674,993	-4423.94%
788	TRAVELERS COMMERCIAL CASUALTY COMPANY	0.00%	-\$117,333	-\$117,333	\$5,740,788	-\$5,189,547	4422.92%
789	ILLINOIS NATIONAL INSURANCE COMPANY	-0.02%	-\$1,691,561	-\$1,535,048	\$3,175,495	-\$931,742	60.70%
790	AMERICAN HOME ASSURANCE COMPANY	-0.02%	-\$2,069,250	-\$2,039,186	\$15,362,168	-\$24,746,848	1213.57%
TOTAL		100.00%	\$9,574,128,486	\$9,385,458,614	\$5,557,991,667	\$5,184,610,491	55.24%



**PROPERTY & CASUALTY  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**



**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
44725	1st Auto & Casualty Insurance Company	Po Box 7988	Madison	Wisconsin	53707	608-242-4505
25232	21st Century Advantage Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
44245	21st Century Assurance Company	21st Century Plaza 3 Beaver Valley Rd	Wilmington	Delaware	19803-1115	302-252-2000
36404	21st Century Casualty Company	Three Beaver Valley Rd 5th Fl	Wilmington	Delaware	19803	302-252-2000
34789	21st Century Centennial Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
12963	21st Century Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
36587	21st Century National Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
32220	21st Century North America Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
20796	21st Century Premier Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
22896	Aca Financial Guaranty Corporation	600 Fifth Avenue 2nd Fl	New York	New York	10020	212-375-2000
31325	Acadia Insurance Company	Po Box 9010	Westbrook	Maine	04098-5010	207-772-4300-11
10349	Acceptance Casualty Insurance Co	Po Box 10800	Raleigh	North Carolina	27605-0800	919-833-1600
11711	Access Insurance Company	Po Box 105259	Atlanta	Georgia	30348	770-234-3600
12304	Accident Fund General Insurance Company	200 North Grand	Lansing	Michigan	48933	517-342-4200
10166	Accident Fund Insurance Company Of America	200 North Grand Ave	Lansing	Michigan	48933	517-342-4200
12305	Accident Fund National Insurance Company	200 North Grand Ave	Lansing	Michigan	48933	517-342-4200
11573	Accident Insurance Company Inc	One Harbison Way Brookside Office Bldg Sui	Columbia	South Carolina	29212	803-754-2942
26379	Accredited Surety And Casualty Company Inc	Po Box 140855	Orlando	Florida	32814-0855	407-629-2131
22667	Ace American Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-1000
20702	Ace Fire Underwriters Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
20699	Ace Property And Casualty Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
19984	Acig Insurance Company	2600 N Central Ex;ressway Suite 800	Richardson	Texas	75080	800-563-6051
22950	Acstar Insurance Company	Po Box 2350	New Britain	Connecticut	06050-2350	860-415-8400
14184	Acuity A Mutual Insurance Company	2800 South Taylor Dr	Sheboygan	Wisconsin	53081-8470	920-458-9131-1
10324	Addison Insurance Company	Po Box 73909	Cedar Rapids	Iowa	52407-3909	319-399-5723
33987	Adm Insurance Company	76 St Paul Street Suite 500	Burlington	Vermont	05401	802-264-4711
44318	Admiral Indemnity Company	3 University Plz Ste 604	Hackensack	New Jersey	07601	201-518-2500
40517	Advantage Workers Compensation Insurance Company	Po Box 571918	Salt Lake City	Utah	84157-1918	888-595-8750
33898	Aegis Security Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671
36153	Aetna Insurance Company Of Connecticut	151 Farmington Ave	Hartford	Connecticut	06156	860-273-7199
10014	Affiliated Fm Insurance Company	Po Box 7500	Johnston	Rhode Island	02919	401-275-3000
42609	Affirmative Insurance Company	Po Box 9030	Addison	Texas	75001	972-728-6300
22837	Aqcs Marine Insurance Company	225 W Washington Street Suite 1800	Chicago	Illinois	60606	312-462-4289
12522	Agents National Title Insurance Company	1207 W Broadway Ste C	Columbia	Missouri	65203	573-442-3351
42757	Agri General Insurance Company	9200 Northpark Dr Ste 350	Johnston	Iowa	50131-3007	515-559-1000
18430	Agricultural Workers Mutual Auto Insurance Company	5500 Lower Birdville Road	Fort Worth	Texas	76117	817-831-9900
40258	Aig Assurance Company	175 Water St 18th Fl	New York	New York	10038	212-770-7000
19402	Aig Property Casualty Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
34866	Aioi Nissay Dowa Insurance Company Of America	475 Martingale Rd Ste 330	Schaumburg	Illinois	60173	847-619-4928
19399	Aiu Insurance Company	175 Water Street 24th Fl	New York	New York	10038	212-770-7000
10957	Alamance Insurance Company	238 International Road	Barlington	North Carolina	27215-5129	336-586-2500
38733	Alaska National Insurance Company	7001 Jewel Lake Road	Anchorage	Alaska	99502-2825	907-248-2642
24899	Alea North America Insurance Company	55 Capital Blvd	Rocky Hill	Connecticut	06067	860-513-4180
11004	Alfa Specialty Insurance Corporation	Po Box 11000	Montgomery	Alabama	36191-0001	334-613-4557
12188	Alfa Vision Insurance Corporation	2108 East S Blvd	Montgomery	Alabama	36116-2015	334-613-4557
13285	Allegheny Casualty Company	One Newark Center 20th Floor	Newark	New Jersey	07102	800-333-4167, x
19186	Alliance Insurance Company Inc	P O Box 1401	Mcpheerson	Kansas	67460	620-241-2200-11
12309	Alliant National Title Insurance Company	1831 Lefthand Circle Suite G	Longmont	Colorado	80501	303-682-9800
35300	Allianz Global Risks Us Insurance Company	225 W Washington St Ste 1800	Chicago	Illinois	60606	312-462-4289
11242	Allied Eastern Indemnity Company	Po Box 83777	Lancaster	Pennsylvania	17603	855-533-3444
10127	Allied Insurance Company Of America	One West Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
42579	Allied Property & Casualty Insurance Company	1 Nationwide Plz Dspf-76	Columbus	Ohio	43215	614-249-1545
22730	Allied World Insurance Company	199	New York	New York	10038	646-794-0500
10690	Allied World National Assurance Company	199 Water Street	New York	New York	10038	646-794-0500
41840	Allmerica Financial Benefit Insurance Company	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200 81
29688	Allstate Fire And Casualty Insurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
19240	Allstate Indemnity Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
19232	Allstate Insurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
17230	Allstate Property & Casualty Insurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
37907	Allstate Vehicle And Property Insurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
38156	Alpha Property & Casualty Insurance Co	8360 Lbj Freeway #400	Dallas	Texas	75243	972-690-5500-11
32450	Alps Property & Casualty Company	111 Higgens Ave Suite 200	Missoula	Montana	59802	406-728-3113
21296	Alterra America Insurance Company	9020 Stony Point Prkwy Ste 325	Richmond	Virginia	23235	804-747-0136
10829	Alterra Reinsurance Usa Inc	535 Springfield Ave	Summit	New Jersey	07901	908-630-2700
19100	Amco Insurance Company	1100 Locust St Dept	Des Moines	Iowa	50391	614-249-1545
12696	America First Insurance Company	175 Berkeley St	Boston	Massachusetts	02116	617-357-9500
12548	American Agri-Business Insurance Company	7101 82nd Street	Lubbock	Texas	79424	806-473-0333
10103	American Agricultural Insurance Co	1501 E Woodfield Rd Ste 300w	Schaumburg	Illinois	60173-5422	847-969-2900
19720	American Alternative Insurance Corporation	555 College Rd East Plz 2	Princeton	New Jersey	08543-5241	609-243-4200
21849	American Automobile Insurance Company	777 San Marin Dr San Marin 2	Navato	California	94998-2000	415-899-2000
10111	American Bankers Insurance Company Of Florida	11222 Quail Roost Drive	Miami	Florida	33157-6596	305-253-2244
40789	American Business & Mercantile Insurance Mutual In	307 N Michigan Ave	Chicago	Illinois	60601-5499	312-346-8100
20427	American Casualty Company Of Reading Pennsylvania	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
10391	American Centennial Insurance Co	3024 Harney Street	Omaha	Nebraska	68131	402-916-3000
19941	American Commerce Insurance Company	211 Main St	Webster	Massachusetts	43218-2579	508-943-9000
45934	American Compensation Insurance Company	8500 Normandale Lake 1400	Bloomington	Minnesota	55437	614-464-5000
10216	American Contractors Indemnity Company	601 South Figueroa Street Suite 1600	Los Angeles	California	90017	310-649-0990
19690	American Economy Insurance Company	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
37990	American Empire Insurance Company	301 E Fourth Street	Cincinnati	Ohio	45202-4201	513-369-3000
10819	American Equity Specialty Insurance Company	Po Box 64816	St Paul	Minnesota	55164-0816	860-277-0111
23450	American Family Home Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644-5
19275	American Family Mutual Insurance Company	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111-
37931	American Farmers & Ranchers Insurance Company	800 N Harvey	Oklahoma City	Oklahoma	73124	405-218-5537

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
10170	American Federated Insurance Company	Po Box 321422	Flowood	Mississippi	39232	601-992-6886
24066	American Fire & Casualty Company	175 Berkeley St	Boston	Massachusetts	02116	617-357-9500
26247	American Guarantee & Liability Insurance Company	1400 American Ln T-1 F 19	Schaumburg	Illinois	60196-1056	847-413-5048
51411	American Guaranty Title Insurance Company	400 Second Ave South	Minneapolis	Minnesota	55401	405-942-4848
43494	American Hallmark Insurance Company Of Texas	777 Main St Ste 1000	Fort Worth	Texas	76102	817-348-1600
39152	American Healthcare Indemnity Company	185 Greenwood Road	Napa	California	94558	707-226-0100
19380	American Home Assurance Company	175 Water St 18th Fl	New York	New York	10038	212-770-7000
21857	American Insurance Company The	777 San Marin Dr	Novato	California	94998	415-899-2000
40088	American Inter-Fidelity Exchange	8400 Louisiana Street Suite 401	Merrillville	Indiana	46410	219-755-4567
31895	American Interstate Insurance Company	2301 Hwy 190 West	Deridder	Louisiana	70634	800-256-9052
16810	American Mercury Insurance Company	P O Box 728847	Oklahoma City	Oklahoma	73172-8847	405-621-6595
15911	American Mining Insurance Company	3490 Independence Dr	Birmingham	Alabama	35209	205-870-3535
23469	American Modern Home Insurance Co	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644-5
38652	American Modern Select Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644-5
39942	American National General Insurance Company	1949 E Sunshine Corp Ctr	Springfield	Missouri	65899-0001	417-887-4990-2
28401	American National Property & Casualty Company	1949 E Sunshine Corp Ctr	Springfield	Missouri	65899-0001	417-887-4990-2
12190	American Pet Insurance Company	907 Nw Ballard Way	Seattle	Washington	98107-4607	888-738-7478
19615	American Reliable Insurance Company	8655 E Via De Ventura	Scottsdale	Arizona	85258	480-483-8666
19631	American Road Insurance Company	The American Road	Dearborn	Michigan	48126-2570	313-337-1102
39969	American Safety Casualty Insurance Company	100 Galleria Parkway S.E. Ste 700	Atlanta	Georgia	30339	770-916-1908
42978	American Security Insurance Company	260 Interstate N Circle Se	Atlanta	Georgia	30339-2210	770-763-1000
19992	American Select Insurance Company	One Park Circle Po Box 5001	Westfield Center	Ohio	44251-5001	330-887-0101
17965	American Sentinel Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671-3
42897	American Service Insurance Company	150 Northwest Point Blvd	Elk Grove Village	Illinois	60007-7986	847-700-8603
41998	American Southern Home Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644-5
10235	American Southern Insurance Company	Po Box 723030	Atlanta	Georgia	31139-0030	404-266-9599
19283	American Standard Insurance Company Of Wisconsin	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111
19704	American States Insurance Company	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
19712	American States Insurance Company Of Texas	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
37214	American States Preferred Insurance Company	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
19623	American Summit Insurance Company	Po Box 2650	Waco	Texas	76702-2650	254-399-0626
31380	American Surety Company	250 East 96th Street Suite 202	Indianapolis	Indiana	46240	317-875-8700
40142	American Zurich Insurance Company	1400 American Lane	Schaumburg	Illinois	60196-1056	847-413-5048
27898	Americas Insurance Company	400 Poydras St Ste 2000	New Orleans	Louisiana	70130	504-528-9555
12504	Ameriprise Insurance Company	3900 Packerland Dr	De Pere	Wisconsin	54115	920-330-5100
19488	Amerisure Insurance Company	Po Box 2060	Farmington Hills	Michigan	48333-2060	248-615-9000
23396	Amerisure Mutual Insurance Company	Po Box 2060	Farmington Hills	Michigan	48333-2060	248-615-9000
11050	Amerisure Partners Insurance Company	26777 Halsted Rd	Farmington Hills	Michigan	48321-3586	248-615-9000
10665	Ameritrust Insurance Corporation	26255 American Drive	Southfield	Michigan	48034	248-358-1100
27928	Amex Assurance Company	20022 N 31st Ave Mc08-01-20	Phoenix	Arizona	85027	623-492-3038
42390	Amguard Insurance Company	16 S River St	Wilkes-Barre	Pennsylvania	18703	570-825-9900-3
19976	Amica Mutual Insurance Company	Po Box 6008	Providence	Rhode Island	02940-6008	800-652-6422
15954	Amtrust Insurance Company Of Kansas Inc	12790 Merit Drive Suite 200	Dallas	Texas	75251	800-777-2249
10984	Ansur America Insurance Company	One Mutual Ave	Frankenmuth	Michigan	48787-0001	989-652-6121
28207	Anthem Insurance Companies Inc	120 Monument Circle	Indianapolis	Indiana	46204-4902	317-488-6000
34738	Arag Insurance Company	400 Locust St Ste 480	Des Moines	Iowa	50309	515-246-1200
30830	Arch Indemnity Insurance Company	300 Plaza Three 3rd Floor	Jersey City	New Jersey	07311	201-743-4000
11150	Arch Insurance Company	300 Plaza Three 3rd Floor	Jersey City	New Jersey	07311	201-743-4000
29114	Arch Mortgage Assurance Company	5910 Mineral Pt Rd	Madison	Wisconsin	53705	800-909-4264
18732	Arch Mortgage Guaranty Company	Legal Department	Walnut Creek	California	94597	800-909-4264
40266	Arch Mortgage Insurance Company	5910 Mineral Point Rd	Madison	Wisconsin	53701-0391	800-909-4264
10348	Arch Reinsurance Company	445 South Street Suite 220	Morristown	New Jersey	07962-1988	973-898-9575
19860	Argonaut Great Central Insurance Co	Po Box 469011	San Antonio	Texas	78205	800-470-7958
19801	Argonaut Insurance Company	Po Box 469011	San Antonio	Texas	78246-9011	800-470-7958
19828	Argonaut Midwest Insurance Company	Po Box 469011	San Antonio	Texas	78216-9011	800-470-7958
41459	Armed Forces Insurance Exchange	550 Eisenhower Rd	Leavenworth	Kansas	66048	913-727-5500
24678	Arrowood Indemnity Company	3600 Arco Corp Dr	Charlotte	North Carolina	28273	704-522-2000
10194	Artisan And Truckers Casualty Company	6300 Wilson Mills Rd	Mayfield Village	Ohio	44143	440-395-4460
43460	Aspen American Insurance Company	175 Capital Boulevard Suite 300	Rocky Hill	Connecticut	06067	860-760-7741
21865	Associated Indemnity Corporation	777 San Marin Dr	Novato	California	94998	415-899-2000
19305	Assurance Company Of America	1400 American Ln Tower 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
11558	Assuranceamerica Insurance Company	5500 Interstate N Parkway Suite 600	Atlanta	Georgia	30328	770-952-0200-6
30180	Assured Guaranty Corp	31 West 52nd Street	New York	New York	10019	212-974-0100
18287	Assured Guaranty Municipal Corp	31 West 52nd Street	New York	New York	10019	212-974-0100
20931	Atlanta International Insurance Co	3024 Harney Street	Omaha	Nebraska	68131	203-363-5200
27154	Atlantic Specialty Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
25422	Atradius Trade Credit Insurance Inc	230 Schilling Circle Ste 240	Hunt Valley	Maryland	21031-8643	410-568-3862
37001	Atx Premier Insurance Company	800 Overlook Iii	Atlanta	Georgia	30339	770-257-1777
13412	Austin Mutual Insurance Company	Po Box 1420	Maple Grove	Minnesota	55311	763-657-8600
27235	Auto Club Family Insurance Company	12901 North Forty Dr	St Louis	Missouri	63141	714-885-2520
18988	Auto Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
15512	Automobile Club Inter-Insurance Exchange	12901 North Forty Drive	St Louis	Missouri	63141	714-885-2520
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	Connecticut	06183	860-277-0111
10367	Avemco Insurance Company	411 Aviation Way	Frederick	Maryland	21701-4799	713-462-1000
29530	Axa Art Insurance Corporation	3 West 35th St 11th Fl	New York	New York	10001	212-415-8421
33022	Axa Insurance Company	125 Broad Street 5th Floor	New York	New York	10004	212-493-9300
37273	Axis Insurance Company	11680 Great Oaks Way St 500	Alpharetta	Georgia	30022	678-746-9400
20370	Axis Reinsurance Company	11680 Great Oaks Way	Alpharetta	Georgia	30022	212-500-7600
15610	Axis Specialty Insurance Company	11680 Great Oaks Way Suite 500	Alpharetta	Georgia	30022	678-746-9400
24813	Balboa Insurance Company	Po Box 19702	Irvine	California	92623-9702	949-222-8000
33162	Bankers Insurance Company	11101 Roosevelt Blvd N	St Petersburg	Florida	33716	727-823-4000
20591	Bankers Standard Fire & Marine Co	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
18279	Bankers Standard Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
29513	Bar Plan Mutual Insurance Company The	1717 Hidden Creek Court	St Louis	Missouri	63131	314-965-3333
10966	Bar Plan Surety And Fidelity Company, The	1717 Hidden Crk Crt	Town And Country	Missouri	63131	314-965-3333
38245	Bcs Insurance Company	2 Mid Ameri Ca Plaza Suite 200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
14402	Bearing Midwest Casualty Company	1100 Walnut Street Suite 3010	Kansas City	Missouri	64106	816-474-7799
37540	Beazley Insurance Company Inc	30 Batterson Park Road	Farmington	Connecticut	06032	860-677-3700
41394	Benchmark Insurance Company	100 Lake Street West	Wayzata	Minnesota	55391	952-974-2200
32603	Berkley Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	203-542-3800
38911	Berkley National Insurance Company	222 Las Colinas Blvd West Suite 1300	Irving	Texas	75039	203-629-3000
29580	Berkley Regional Insurance Company	Attn: Financial Reporting-Loree Robinson	Des Moines	Iowa	50306-1594	203-629-3000
13070	Berkshire Hathaway Assurance Corporation	3024 Harney St	Omaha	Nebraska	68131	402-916-3000
20044	Berkshire Hathaway Homestate Insurance Company	3333 Farnam St Ste 300	Omaha	Nebraska	68103-2350	(402) 393-7255
20095	Bituminous Casualty Corporation	320 18th St	Rock Island	Illinois	61201-8744	309-786-5401
20109	Bituminous Fire And Marine Ins Co	320 18th St	Rock Island	Illinois	61201-8744	309-732-0409
12311	Bloomington Compensation Insurance Company	8500 Normandale Lake Blvd Ste 1400	Bloomington	Minnesota	55437	614-464-5000
27081	Bond Safeguard Insurance Company	900 S Frontage Rd Suite 250	Woodridge	Illinois	60517-4092	502-253-6500-
19658	Bristol West Insurance Company	5701 Stirling Road	Davie	Florida	33314	888-888-0080
13528	Brotherhood Mutual Insurance Co	P O Box 2227	Fort Wayne	Indiana	46801	260-482-8668
14380	Build America Mutual Assurance Company	1345 Avenue Of The Americas 29th Floor	New York	New York	10105	212-235-2500-
27464	California Casualty & Fire Insurance Company	Po Box M	San Mateo	California	94402-0080	650-574-4000
35955	California Casualty General Insurance Company Of O	Po Box M	San Mateo	California	94402-0080	503-892-3932
20117	California Casualty Indemnity Exchange	Po Box M	San Mateo	California	94402-0080	650-574-4000
20125	California Casualty Insurance Company	Po Box M	San Mateo	California	94402-0080	503-892-3932
38865	California Insurance Company	10805 Old Mill Road	Omaha	Nebraska	68154-2607	402-827-3424
15725	Cameron Mutual Insurance Company	214 Mcelwain Dr	Cameron	Missouri	64429-1350	816-632-6511
42498	Cameron National Insurance Company	214 E Mcelwain Dr	Cameron	Missouri	64429	816-632-6511
36340	Camico Mutual Insurance Company	1800 Gateway Dr Suite 300	San Mateo	California	94404	800-652-1772
12280	Campmed Casualty & Indemnity Company Inc	440 Lincoln Street	Worcester	Massachusetts	01653	703-880-3847
10464	Canal Insurance Company	P O Box 7	Greenville	South Carolina	29602-0007	864-242-5365
10472	Capitol Indemnity Corporation	Po Box 5900	Madison	Wisconsin	53705-0900	608-829-4200
19348	Capson Physicians Insurance Company	221 W 6th St Suite 100	Austin	Texas	78701	512-609-7910
10510	Carolina Casualty Insurance Company	Po Box 2575	Jacksonville	Florida	32203-2575	203-629-3000
40134	Castlepoint National Insurance Company	120 Broadway 31st Floor	New York	New York	10271	312-277-1600
11255	Caterpillar Insurance Company	Po Box 340001	Nashville	Tennessee	37203-0001	615-341-8147-
24503	Catlin Indemnity Company	3340 Peachtree Road Ne	Atlanta	Georgia	30326	404-443-4910
19518	Catlin Insurance Company Inc	3340 Peachtree Rd Ne Ste 2950	Atlanta	Georgia	30326	404-443-4910
11499	Censtat Casualty Company	Po Box 642180	Omaha	Nebraska	68164-8100	402-397-1111
34274	Central States Indemnity Company Of Omaha	Po Box 34888	Omaha	Nebraska	68134-0888	402-997-8000
34649	Centre Insurance Company	One Liberty Plaza	New York	New York	10006-1404	212-859-2640
42765	Centurion Casualty Company	800 Walnut St	Des Moines	Iowa	50309-3636	515-557-7271
26905	Century-National Insurance Company	Mary Ann Wagner	North Hollywood	California	91609	818-760-0880
37524	Charter Indemnity Company	Po Box 223687	Dallas	Texas	75222-3687	972-690-5500-1
25615	Charter Oak Fire Insurance Co The	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
10642	Cherokee Insurance Company	34200 Mound Rd	Sterling Heights	Michigan	48310	800-201-0450-3
22810	Chicago Insurance Company	777 San Marin Dr	Novato	California	94998	312-346-6400
50229	Chicago Title Insurance Company	601 Riverside Ave	Jacksonville	Florida	32204	904-854-8100
12777	Chubb Indemnity Insurance Company	15 Mountain View Rd	Warren	New Jersey	07061-1615	908-903-2000
10052	Chubb National Insurance Company	15 Mountain View Rd	Warren	New Jersey	07059	317-321-6000
10689	Church Insurance Co The	19 East 34th Street	New York	New York	10016	212-592-6331
18767	Church Mutual Insurance Company	Po Box 357	Merrill	Wisconsin	54452-0357	715-536-5577-4
22004	Cim Insurance Corporation	300 Galleria Officentre Ste 200	Southfield	Michigan	48034	248-263-6900
28665	Cincinnati Casualty Company The	Po Box 145496	Cincinnati	Ohio	45250-5496	513-870-2000-4
23280	Cincinnati Indemnity Company Inc	Po Box 145496	Cincinnati	Ohio	45250-5496	513-870-2000-4
10677	Cincinnati Insurance Company The	Po Box 145496	Cincinnati	Ohio	45214-5496	513-870-2646
31534	Citizens Insurance Company Of America	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200 8
10315	Civic Property & Casualty Co	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
20532	Clarendon National Insurance Company	411 5th Avenue Floor 5	New York	New York	10016	212-790-9715
25070	Clearwater Insurance Company	250 Commercial Street Suite 5000	Manchester	New Hampshire	03101	603-656-2233
33480	Clermont Insurance Company	3 University Plaza Suite 604	Hackensack	New Jersey	07601	201-518-2500
31887	Coface North America Insurance Company	229 Berkeley Street Suite 300	Boston	Massachusetts	02116	609-469-0469
34347	Colonial American Casualty And Surety C	1400 Amer Ln Tw 1 19th Fl	Schaumburg	Illinois	60196	847-413-5048
10758	Colonial Surety Company	50 Chestnut Ridge Rd	Montvale	New Jersey	07645	201 573 8788
36927	Colony Specialty Insurance Company	Po Box 469011	San Antonio	Texas	78246-9011	804-560-2866
41785	Colorado Casualty Insurance Company	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
27812	Columbia Insurance Company	3024 Harney St	Omaha	Nebraska	68131-3580	402-916-3000
40371	Columbia Mutual Insurance Company	Po Box 618	Columbia	Missouri	65205-0618	573-474-6193-
19640	Columbia National Insurance Company	Po Box 618	Columbia	Missouri	65205	573-474-6193-
19410	Commerce And Industry Insurance Co	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
32280	Commercial Casualty Insurance Company	3024 Harney Street	Omaha	Nebraska	68131	203-363-5200
10220	Commonwealth Insurance Company Of America	250 Commercial Street Suite 5000	Manchester	New Hampshire	98124	603-656-2233
50083	Commonwealth Land Title Insurance Company	601 Riverside Avenue	Jacksonville	Florida	32204	904-854-8100
10794	Companion Commercial Insurance Company	Po Box 100165	Columbia	South Carolina	29202-3165	803-735-0672
12157	Companion Property And Casualty Insurance Company	Po Box 100165	Columbia	South Carolina	29202-3165	803-735-0672
34711	Computer Insurance Company	76 St Paul Street Suite 500	Burlington	Vermont	05401	802-264-4718
32190	Constitution Insurance Company	Po Box 8424	Omaha	Nebraska	68108-0424	402-330-6800
10204	Consumers Insurance Usa Inc	Po Box 12269	Murfreesboro	Tennessee	37129	615-896-6133
20443	Continental Casualty Company	333 S Wabash 28fl	Chicago	Illinois	60604	312-822-5000
28258	Continental Indemnity Company	10805 Old Mill Road	Omaha	Nebraska	68154-2607	402-827-3424
35289	Continental Insurance Company The	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
10804	Continental Western Insurance Company	Attn: Financial Reporting-Loree Robinso	Des Moines	Iowa	50306-1594	203-629-3000
37206	Contractors Bonding & Insurance Company	9025 Lindbergh Dr	Peoria	Illinois	98121	309-692-1000
10499	Corepointe Insurance Company	401 S Old Woodward Ave Suite 300	Birmingham	Michigan	48009	800-782-9164
10783	Cornerstone National Insurance Company	Po Box 6040	Columbia	Missouri	65205-6040	573-817-2481-3
20982	Country Casualty Insurance Company	Po Box 2100	Bloomington	Illinois	61702-2100	309-821-3000

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
20990	Country Mutual Insurance Company	P O Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
21008	Country Preferred Insurance Company	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
10022	Countryway Insurance Company	Po Box 4851	Syracuse	New York	13221-4851	804-290-1000
26492	Courtesy Insurance Company	500 Jim Moran Blvd	Deerfield Beach	Florida	33442	954-949-4895
29033	Cranbrook Insurance Company	30833 Northwestern Hwy Ste 220	Farmington Hills	Michigan	48334	248-538-4530
18961	Crestbrook Insurance Company	One West Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
31348	Crum & Forster Indemnity Company	305 Madison Ave	Morristown	New Jersey	07960	973-490-6570
10847	Cumis Insurance Society Inc	P O Box 1084	Madison	Wisconsin	53701-1084	608-238-5851
21164	Dairyland Insurance Company	1800 North Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
34924	Dakota Truck Underwriters	Po Box 89310	Sioux Falls	South Dakota	57109-9310	605-361-4142-
16624	Darwin National Assurance Company	1690 New Britain Ave Suite 101	Farmington	Connecticut	06032	646-794-0500
16705	Dealers Assurance Company	3518 Riverside Drive	Upper Arlington	Ohio	43221-0185	800-282-8913
37184	Deerfield Insurance Company	Ten Prkwy N	Deerfield	Illinois	60015	847-572-6000
40975	Dentists Insurance Company The	Po Box 1582	Sacramento	California	95812	916-559-4307
42587	Depositors Insurance Company	1 Nationwide Plz DspF-76	Columbus	Ohio	43215	614-249-1545
12718	Developers Surety And Indemnity Company	17771 Cowan	Irvine	California	92614	949-263-3310
10659	Diamond Insurance Company	1051 Perimeter Drive Suite1100	Schaumburg	Illinois	60173-5833	847-230-1331-
42048	Diamond State Insurance Company	3 Bala Plz E Ste 300	Bala Cynwld	Pennsylvania	19004	610-664-1500
42781	Direct General Insurance Company	1281 Murfreesboro Rd	Nashville	Tennessee	37217	615-399-4700
23736	Direct National Insurance Company	1281 Murfreesboro Road	Nashville	Tennessee	37214	615-399-4700
36463	Discover Property And Casualty Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
34495	Doctors Company An Interins Exchange	185 Greenwood Road	Napa	California	94558	707-226-0100-
12843	Doctors Direct Insurance Inc	1140 W Lake #500	Oak Park	Illinois	60301	630-574-9800
33499	Dorinco Reinsurance Company	1320 Waldo Ave Ste 200	Midland	Michigan	48640	989-636-0047-
13019	Eastern Advantage Assurance Company	Po Box 83777	Lancaster	Pennsylvania	17603	855-533-3444
10724	Eastern Alliance Insurance Company	25 Race Ave	Lancaster	Pennsylvania	17603	855-533-3444
14702	Eastguard Insurance Company	16 S River St	Wilkes-Barre	Pennsylvania	18703	570-825-9900-3i
11702	Echelon Property & Casualty Insurance Company	730 N Franklin Street Suite 210	Chicago	Illinois	60654	312-654-6161
22926	Economy Fire & Casualty Company	Po Box 350	Warick	Rhode Island	02887	800-638-4208
38067	Economy Preferred Insurance Company	Po Box 350	Warick	Rhode Island	02887	800-638-4208
40649	Economy Premier Assurance Company	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
21261	Electric Insurance Company	75 Sam Fonzo Dr	Beverly	Massachusetts	01915	978-921-2080
25186	Emc Property & Casualty Company	Po Box 712	Des Moines	Iowa	50303-0712	515-280-2511
21407	Emcasco Insurance Company	P O Box 712	Des Moines	Iowa	50303-0712	515-280-2511
21326	Empire Fire And Marine Insurance Co	1400 American Lane	Schaumburg	Illinois	60196-1065	847-413-5048
25402	Employers Assurance Company	10375 Professional Circle	Reno	Nevada	89521-4802	775-327-2700
11512	Employers Compensation Insurance Company	10375 Professional Circle	Reno	Nevada	89521-4802	775-327-2700
20648	Employers Fire Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
21458	Employers Insurance Company Of Wausau	175 Berkley St Mail	Boston	Massachusetts	02117	617-357-9500
21415	Employers Mutual Casualty Company	Po Box 712	Des Moines	Iowa	50303-0712	515-280-2511
10346	Employers Preferred Insurance Company	10375 Professional Circle	Reno	Nevada	89521-4802	775-327-2700
15130	Encompass Indemnity Company	3075 Sanders Rd Ste H1a	Northbrook	Illinois	60062-7127	847-402-5000
10071	Encompass Insurance Company Of America	3075 Sanders Rd #H1a	Northbrook	Illinois	60062	847-402-5000
10641	Endurance American Insurance Company	767 Third Ave 5th Fl	New York	New York	10017	914-468-8000
11551	Endurance Reinsurance Corporation Of America	333 Westchester Ave	White Plains	New York	10604	914-468-8000
43630	Endurance Risk Solutions Assurance Co	333 Westchester Ave	White Plains	New York	10604	914-468-8000
51632	Entitle Insurance Company	3 Summit Park Drive Suite 525	Independence	Ohio	44131	216-524-3400
28746	Equity Insurance Company	Po Box 8036	Waco	Texas	76714-8036	254-776-4521
13634	Essent Guaranty Inc	Two Radnor Corporate Center	Radnor	Pennsylvania	19087	877-673-8190
37915	Essentia Insurance Company	4521 Highwoods Parkway	Glen Allen	Virginia	23060	804-747-0136
25712	Esurance Insurance Company	650 Davis Street	San Francisco	California	94111-1904	415-875-4500
21741	Esurance Insurance Company Of New Jersey	650 Davis Street	San Francisco	California	94111-1904	415-875-4500
30210	Esurance Property & Casualty Insurance Company	650 Davis Street	San Francisco	California	94111-1904	415-875-4500
20516	Euler Hermes North America Insurance Company	800 Red Brook Blvd	Owings Mills	Maryland	21117	410-753-0718
10120	Everest National Insurance Company	477 Martinsville Rd	Liberty Corner	New Jersey	07938-0830	908-604-3253
26921	Everest Reinsurance Company	477 Martinsville Rd	Liberty Corner	New Jersey	07938-0830	908-604-3253
12750	Evergreen National Indemnity Company	6140 Parkland Blvd Ste 321	Mayfield Heights	Ohio	44124	440-229-3403
24961	Everspan Financial Guarantee Corp	1 State St Plz 15th Fl	New York	New York	10004-1505	212-668-0340
10318	Exact Property & Casualty	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
10003	Excess Share Insurance Corporation	5656 Frantz Road	Dublin	Ohio	43017-3519	614-764-1900
35181	Executive Risk Indemnity Inc	15 Mountain View Road	Warren	New Jersey	07061	908-903-2000
21482	Factory Mutual Insurance Company	Po Box 7500	Johnston	Rhode Island	02919-0500	401-275-3000
35157	Fair American Insurance And Reinsurance Company	One Liberty Plaza 165 Broadway	New York	New York	10006	212-365-2200
18864	Fairmont Insurance Company	250 Commercial St Ste 5000	Manchester	New Hampshire	03101	603-656-2233
25518	Fairmont Premier Insurance Company	250 Commercial St Ste 5000	Manchester	New Hampshire	03101	603-656-2233
24384	Fairmont Specialty Insurance Company	250 Commercial St Ste 5000	Manchester	New Hampshire	03101	603-656-2233
12345	Farm Bureau New Horizons Insurance Company Of Miss	Po Box 658	Jefferson City	Missouri	65109-4515	573 893-1400
13773	Farm Bureau Property & Casualty Insurance Company	5400 University Ave Attn Legal/ldc	W Des Moines	Iowa	50265-5997	515-225-5400
26859	Farm Bureau Town & Country Ins Co Of Mo	Po Box 658	Jefferson City	Missouri	65102-0658	573 893-1400
13803	Farm Family Casualty Insurance Company	Po Box 344 656	Albany	New York	12201-0656	518-431-5201
19194	Farmers Alliance Mutual Insurance Company	Po Box 1401	Mcpherson	Kansas	67460-2846	620-241-2200-1:
21628	Farmers Insurance Company Inc	Po Box 1628	Grand Rapids	Michigan	49501	913-234-3932
21652	Farmers Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
13897	Farmers Mutual Hail Insurance Company Of Iowa	6785 Westown Pkwy	West Des Moines	Iowa	50266-7732	855-364-3276
16381	Farmers Union Cooperative Insurance Company	6785 Westown Parkway	Des Moines	Iowa	50266	515-282-9104
41483	Farmington Casualty Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
13838	Farmiland Mutual Insurance Company	1100 Locust St	Des Moines	Iowa	50391-3000	614-249-1545
10178	Fcci Insurance Company	6300 University Prkwy	Sarasota	Florida	34240-8424	800-226-3224
20281	Federal Insurance Company	15 Mountain View Rd	Warren	New Jersey	07059	317-321-6000
13935	Federated Mutual Insurance Company	121 E Park Square	Owatonna	Minnesota	55060-3046	507-455-5200
11118	Federated Rural Electric Insurance Exchange	Po Box 15147	Lenexa	Kansas	66215	913-541-0150
28304	Federated Service Insurance Company	Po Box 328	Owatonna	Minnesota	55060-0328	507-455-5200
25879	Fidelity & Guaranty Insurance Underwriters	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
39306	Fidelity And Deposit Company Maryland	1400 American Ln T1 19th Fl	Schaumburg	Illinois	60196	847-413-5048
35386	Fidelity And Guaranty Insurance Company	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911
51586	Fidelity National Title Insurance Co	601 Riverside Ave	Jacksonville	Florida	32204	805-696-7000
21075	Financial American Property And Casualty Insurance	Po Box 77-0250	Miami	Florida	33177	305-234-1771-
19852	Financial Indemnity Company	Po Box 223687	Dallas	Texas	75222-3687	972-690-5500-1:
31453	Financial Pacific Insurance Company	Po Box 292220	Sacramento	California	95829-2220	319-286-2533
21660	Fire Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
21873	Firemans Fund Insurance Company	777 San Marin Drive	Novato	California	94998-0001	415-899-2000
21784	Firemens Insurance Company Of Washington Dc	4820 Lake Brook Dr Ste 300	Glen Alen	Virginia	23060	804-237-5027
10336	First Acceptance Insurance Company Inc	Po Box 23410	Nashville	Tennessee	37202	615-327-4888
37710	First American Property & Casualty Insurance Compa	4 First American Way	Santa Ana	California	92707	714-560-7858
50814	First American Title Insurance Company	Po Box 4020	Scottsdale	Arizona	85261	714-250-3372
29980	First Colonial Insurance Company	1776 American Heritage Life Drive	Jacksonville	Florida	62224	904-992-2985
10351	First Dakota Indemnity Company	Po Box 89310	Sioux Falls	South Dakota	57109-9310	605-231-4142-
11177	First Financial Insurance Company	238 International Rd	Burlingtoh	North Carolina	27215	336-586-2500
10676	First Guard Insurance Company	200 Nokomis Ave S 4th Fl	Venice	Florida	34285	800-521-4287
33588	First Liberty Insurance Corp The	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
42722	First Marine Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644-5:
24724	First National Insurance Company Of America	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
10859	First Nonprofit Insurance Company	1 South Wacker Suite 2380	Chicago	Illinois	60606	312-715-3010
33383	First Professionals Insurance Company Inc	Po Box 4220	East Lansing	Michigan	48826	904-354-5910-3:
34916	First Specialty Insurance Corporation	5200 Metcalf # Opn111	Overland Park	Kansas	66202-1265	913-676-5710
27626	Firstcomp Insurance Company	222 S 15th St #1200	Omaha	Nebraska	68102	402-926-0099-
13978	Florists Mutual Insurance Company	#1 Horticultural Lane	Edwardsville	Illinois	62025	618-655-1804
11185	Foremost Insurance Company Grand Rapids Michigan	Po Box 2450	Grand Rapids	Michigan	49501	616-956-8476
11800	Foremost Property And Casualty Insurance Company	Po Box 2450	Grand Rapids	Michigan	49501	616-956-8476
41513	Foremost Signature Insurance Company	Po Box 2450	Grand Rapids	Michigan	49501	616-956-8476
10801	Fortress Insurance Company	6133 N. River Rd Ste 650	Rosemont	Illinois	60018-5173	847-384-0062
10985	Fortuity Insurance Company	One Mutual Ave	Frankenmuth	Michigan	48787-0001	989-652-6121
14249	Founders Insurance Company	1645 E Birchwood Ave	Desplaines	Illinois	60018	847-768-0040
11600	Frank Winston Crum Insurance Company	100 South Missouri Avenue	Clearwater	Florida	33756	727-799-1150
13986	Frankenmuth Mutual Insurance Company	One Mutual Ave	Frankenmuth	Michigan	48787-0001	989-652-6121
22209	Freedom Specialty Insurance Company	One West Nationwide Blvd Dspf-76	Columbus	Ohio	43215	614-249-1545
32271	Freestone Insurance Company	5501 Lbj Freeway	Dallas	Texas	65240	800-533-0457-
12361	Galen Insurance Company	7733 Forsyth Blvd Suite 2000	Clayton	Missouri	63105-1868	314-721-2366
21253	Garrison Property And Casualty Insurance Company	Po Box 690286	San Antonio	Texas	78269-0286	210-498-8000
28339	Gateway Insurance Company	150 Northwood Point Blvd 3rd Floor	Elk Grove Village	Illinois	60007	847-700-8603
14138	Geico Advantage Insurance Company	One Geico Plaza	Washington	District Of Colu	20076	301-986-2669
14191	Geico Casualty Company	One Geico Plaza	Washington	District Of Colu	20076-0001	301-986-2669
14139	Geico Choice Insurance Company	One Geico Plaza	Washington	District Of Colu	20076	301-986-2669
35882	Geico General Ins Co	One Geico Plaza	Washington	District Of Colu	20076-0001	301-986-2669
22055	Geico Indemnity Company	One Geico Plaza	Washington	District Of Colu	20076-0001	301-986-2669
14137	Geico Secure Insurance Company	One Geico Plaza	Washington	District Of Colu	20076	301-986-2669
24414	General Casualty Company Of Wisconsin	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
18821	General Casualty Insurance Company	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
30007	General Fidelity Insurance Company	250 Commercial St Suite 5000	Manchester	New Hampshir	03101	603-656-2233
24732	General Insurance Company Of America	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
22039	General Reinsurance Corporation	120 Long Ridge Road	Stamford	Connecticut	06902	203-328-5000
39322	General Security National Insurance Company	199 Water St	New York	New York	10038	212-884-9087
11967	General Star National Ins Co	120 Long Ridge Road	Stamford	Connecticut	06902	203-328-5700
11231	Generali U S Branch	7 World Trade Center	New York	New York	10007	212-602-7600
38962	Genesis Insurance Company	120 Long Ridge Road	Stamford	Connecticut	06902	203-328-5000
37095	Genworth Financial Assurance Corporation	8325 Six Forks Rd	Raleigh	North Carolina	27615	919-846-4100
41432	Genworth Home Equity Insurance Corporation	8325 Six Forks Road	Raleigh	North Carolina	27615	919-846-4100
38458	Genworth Mortgage Insurance Corporation	8325 Six Forks Road	Raleigh	North Carolina	27615	919-846-4100
16675	Genworth Mortgage Insurance Corporation Of North C	8325 Six Forks Road	Raleigh	North Carolina	27615	919-846-4100
18759	Genworth Residential Mortgage Assurance Corporatio	8325 Six Forks Road	Raleigh	North Carolina	27615	919-846-4100
29823	Genworth Residential Mortgage Insurance Corporatio	8325 Six Forks Road	Raleigh	North Carolina	27615	919-846-4100
10799	Geovera Insurance Company	4820 Business Center Dr Ste 200	Fairfield	California	94534-1900	800-785-2658
22063	Government Employees Insurance Co	One Geico Plaza	Washington	District Of Colu	20076-0001	301-986-2669
22098	Grain Dealers Mutual Insurance Co	4601 Touchton Road East Suite 3400	Jacksonville	Florida	32246	317-388-4500
10322	Grange Indemnity Insurance Company	Po Box 1218	Columbus	Ohio	43216-1218	614-445-2900
14060	Grange Mutual Casualty Company	Po Box 1218	Columbus	Ohio	43216-1218	614-445-2900
26310	Granite Re Inc	14001 Quailbrook Dr	Oklahoma City	Oklahoma	73134	405-752-2600
23809	Granite State Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
10671	Gray Casualty & Surety Company The	Po Box 6202	Metairie	Louisiana	70009	(504) 888-7790
36307	Gray Insurance Company The	Po Box 6202	Metairie	Louisiana	70009-6202	(504) 888-7790
26832	Great American Alliance Insurance Company	301 E Fourth Street	Cincinnati	Ohio	45202-4201	513-369-5000
26344	Great American Assurance Company	301 E Fourth St	Cincinnati	Ohio	45202-4201	513-369-5000
10646	Great American Contemporary Insurance Company	301 E Fourth St	Cincinnati	Ohio	45202-4201	513-369-5000
16691	Great American Insurance Company	301 E Fourth St	Cincinnati	Ohio	45202-4201	513-369-5000
22136	Great American Insurance Company Of New York	301 E Fourth Street	Cincinnati	Ohio	45202-4201	513-369-5000
31135	Great American Security Insurance Company	301 E Fourth Street	Cincinnati	Ohio	45202-4201	513-369-5000
33723	Great American Spirit Insurance Company	301 E Fourth Street	Cincinnati	Ohio	45202-4201	513-369-5000
25224	Great Divide Insurance Company	7233 E Butherus Dr	Scottsdale	Arizona	85260	203-629-3000
18694	Great Midwest Insurance Company	800 Gessner Ste 600	Houston	Texas	77024	713-935-0226-
20303	Great Northern Insurance Company	P O Box 1615	Warren	New Jersey	07061-1615	317-321-6000
26654	Great Northwest Insurance Company	332 Minnesota St Ste W1800	St Paul	Minnesota	55101	612-276-6250-
12982	Great Plains Casualty Inc	3930 16th Avenue Sw	Cedar Rapids	Iowa	52404	319-390-2691
11371	Great West Casualty Company	Po Box 277	S Sioux City	Nebraska	68776	402-494-2411
22187	Greater New York Mutual Ins Co	200 Madison Ave	New York	New York	10016	212-683-9700-2:
22322	Greenwich Insurance Company	70 Seaview Avenue	Stamford	Connecticut	06902	203-964-5200
14117	Grinnell Mutual Reinsurance Company	4215 Hwy 146	Grinnell	Iowa	50112-0790	641-269-8000

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
16144	Grinnell Select Insurance Company	4215 Hwy 146	Grinnell	Iowa	50112-0792	641-269-8000
36650	Guarantee Company Of North America Usa The	One Towne Square Suite 1470	Southfield	Michigan	48076	248-281-0281-6i
11398	Guarantee Insurance Company	401 East Las Olas Blvd Ste 1540	Fort Lauderdale	Florida	33301	954-670-2900
42331	Guideone America Insurance Company	1111 Ashworth Rd	W Des Moines	Iowa	50265-3536	515-267-5000
42803	Guideone Elite Insurance Company	1111 Ashworth Road	W Des Moines	Iowa	50265	515-267-5000
15032	Guideone Mutual Insurance Company	1111 Ashworth	W Des Moines	Iowa	50265-3538	515-267-5000
14559	Guideone Specialty Mutual Insurance Company	1111 Ashworth Road	West Des Moines	Iowa	50265-0600	515-267-5000
42811	Gulf Underwriters Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
34037	Hallmark Insurance Company	777 Main St Ste 1000	Fort Worth	Texas	76102	817-348-1600
19530	Hallmark National Insurance Company	777 Main Street Suite 1000	Fort Worth	Texas	76102	817-348-1600
36064	Hanover American Insurance Company The	440 Lincoln St	Worcester	Massachusetts	01653	508-853-7200 8i
22292	Hanover Insurance Company The	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200 8i
21806	Harbor Specialty Insurance Company	411 5th Avenue 5th Floor	New York	New York	10016	212-790-9715
26433	Harco National Insurance Company	702 Oberlin Road	Raleigh	North Carolina	27605	919-833-1600
23582	Harleysville Insurance Company	355 Maple Avenue	Harleysville	Pennsylvania	19438-2297	215-256-5000
14516	Harleysville Lake States Insurance Company	600 Front Street Suite 20	Traverse City	Michigan	49686	215-256-5000
35696	Harleysville Preferred Insurance Company	355 Maple Ave	Harleysville	Pennsylvania	19438-2297	215-256-5000
26182	Harleysville Worcester Insurance Company	355 Maple Ave	Harleysville	Pennsylvania	19438-2297	215-256-5000
22357	Hartford Accident & Indemnity Co	Hartford Plz	Hartford	Connecticut	06115	860-547-5000
29424	Hartford Casualty Insurance Co	Hartford Plaza	Hartford	Connecticut	06115	860-547-5000
19682	Hartford Fire Insurance Company	One Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
37478	Hartford Insurance Company Of Midwest The	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
11452	Hartford Steam Boiler Inspection & Ins	Po Box 5024	Hartford	Connecticut	06102-5024	860-722-1866
29890	Hartford Steam Boiler Inspection And Insurance Com	Po Box 0299	Hartford	Connecticut	06141-0299	860-722-5057
30104	Hartford Underwriters Insurance Company	One Hartford Plaza	Hartford	Connecticut	06115	860-547-5000
31550	Haulers Insurance Company Inc	Po Box 270	Columbia	Tennessee	38401-0270	931-381-5406-
36919	Hawkeye-Security Insurance Company	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
41343	Hdi-Gerling America Insurance Company	161 N Clark Street 48th Floor	Chicago	Illinois	60606	312-456-6798
35904	Health Care Indemnity Inc	Po Box 555	Nashville	Tennessee	37203	(615)344-5807
32077	Heritage Casualty Insurance Company	7101 College Bldg Suite 1400	Overland Park	Kansas	66210	913-982-3700-
35927	Heritage Indemnity Company	7125 West Jefferson Ave Ste 200	Lakewood	Colorado	80235	303-987-5500
35599	Highmark Casualty Insurance Company	120 Fifth Ave Ste P6504	Pittsburgh	Pennsylvania	15222-3099	800-328-5433
10200	Hiscox Insurance Company Inc	233 North Michigan Ave Suite 1840	Chicago	Illinois	60601	312-380-5555-
14206	Holyoke Mutual Insurance Company In Salem	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
26638	Home-Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
20419	Homesite Indemnity Company	One Federal Street 4th Floor	Boston	Massachusetts	02110	617-832-1383
22578	Horace Mann Insurance Company	1 Horace Mann Plaza	Springfield	Illinois	62715-0001	217-789-2500
22756	Horace Mann Property & Casualty Insurance Company	#1 Horace Mann Plaza	Springfield	Illinois	62715	217-789-2500
14401	Horizon Midwest Casualty Company	1100 Walnut Street Suite 3010	Kansas City	Missouri	64106-2186	816-644-7799
10069	Housing Authority Property Insurance A Mutual Comp	189 Commerce Court	Cheshire	Connecticut	06410	203-272-8220
11206	Housing Enterprise Insurance Company Inc	Po Box 189	Cheshire	Connecticut	06410	203-272-8220
25054	Hudson Insurance Company	100 Williams Street 5th Floor	New York	New York	10038	212-978-2876
29068	Ids Property Casualty Insurance Company	3500 Packerland Dr	Depere	Wisconsin	54115	920-330-5100
15571	Illinois Casualty Company A Mutual Insurance Comp	Po Box 5018	Rock Island	Illinois	61201	309-793-1700-
23817	Illinois National Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
44369	Imperial Fire And Casualty Insurance Company	Po Box 753	Opelousas	Louisiana	70571-0753	337-942-5691
35408	Imperium Insurance Company	800 Gessner Suite 600	Houston	Texas	77024	713-935-4830-
14257	Imt Insurance Company (Mutual)	Po Box 1336	Des Moines	Iowa	50305-1336	515-327-2777
43575	Indemnity Insurance Company Of North America	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
26581	Independence American Insurance Company	485 Madison Ave 14 Fl	New York	New York	10022	212-355-4141-3i
29831	Independent Mutual Fire Insurance Company	4 North Park Drive Suite 402	Hunt Valley	Maryland	21030	443-578-5700
14265	Indiana Lumbermens Mutual Insurance Company	8888 Keystone Crossing Suite 250	Indianapolis	Indiana	46240	800-428-1441-
39497	Infinity Assurance Insurance Company	3700 Colonnade Pkwy 6th Fl	Birmingham	Alabama	35243	205-870-4000
11738	Infinity Auto Insurance Company	3700 Colonnade Pkwy 6th Fl	Birmingham	Alabama	35243	205-870-4000
10061	Infinity Indemnity Insurance Company	3700 Colonnade Pkwy 6th Fl	Birmingham	Alabama	35243	205-870-4000
22268	Infinity Insurance Company	Po Box 830189	Birmingham	Alabama	35243	205-870-4000
12599	Infinity Standard Insurance Company	Po Box 830189	Birmingham	Alabama	35283-0189	205-870-4000
23264	Inland Insurance Company	Po Box 80468	Lincoln	Nebraska	68501-0468	402-435-4302
26700	Insurance Company Of Illinois	175 Berkeley Street Mail Stop 03b	Boston	Massachusetts	02116	617-357-9500
22713	Insurance Company Of North America	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
19429	Insurance Company Of The State Of Pennsylvania	175 Water St 18th Fl	New York	New York	10038	212-770-7000
27847	Insurance Company Of The West	Po Box 85563	San Diego	California	92186-5563	858-350-2400-2i
10922	Insuremax Insurance Company	Po Box 607	Newburgh	Indiana	47629-0607	812-858-4100
22780	Integon General Insurance Corporation	Po Box 3199	Winston-Salem	North Carolina	27152-3199	336-435-2000
22772	Integon Indemnity Corporation	Po Box 3199	Winston-Salem	North Carolina	27102-3199	336-435-2000
29742	Integon National Insurance Company	Po Box 3199	Winston-Salem	North Carolina	27102-3199	336-435-2000
33367	Intermed Insurance Company	909 E Republic Rd Bldg G Ste 100	Springfield	Missouri	65807	417-889-1010-
11592	International Fidelity Insurance Company	One Newark Center 20th Fl	Newark	New Jersey	07102	973-624-7200
10749	Intrepid Insurance Company	36455 Corporate Dr	Farmington Hills	Michigan	48331	248-991-6532
50369	Investors Title Insurance Company	Po Drawer 2687	Chapel Hill	North Carolina	27514	919-968-2200
14338	Iowa Mutual Insurance Company	Po Box 290	Dewitt	Iowa	52742-0290	563-659-3231
23647	Ironshore Indemnity Inc	One State Street Plaza 7th Floor	New York	New York	10004	646-826-6600
32921	Ismie Mutual Insurance Company	20 North Michigan Ave Ste 700	Chicago	Illinois	60602	312-782-2749
11630	Jefferson Insurance Company	2950 Mayland Drive	Richmond	Virginia	23233	800-497-4602
14354	Jewelers Mutual Insurance Company	24 Jewelers Park Dr	Neenah	Wisconsin	54956-3702	920-521-2379-
36781	John Deere Insurance Company	6400 N W 86th Street	Johnston	Iowa	50131	515-267-3000
34703	Kansas Medical Mutual Insurance Company	Po Box 2307	Topeka	Kansas	66612	785-232-2224-
10914	Kemper Independence Insurance Company	12926 Gran Bay Pkwy West	Jacksonville	Florida	32258	904-245-5600
12966	Key Insurance Company	8595 College Blve	Overland Park	Kansas	66210	913-663-5500
10885	Key Risk Insurance Company	Po Box 49129	Greensboro	North Carolina	27409	336-605-7396
13073	Keystone Mutual Insurance Company	366 W 4th St	St Louis	Missouri	63025	636-537-7756
13722	Knightbrook Insurance Company	927 West Main Street	Valley View	Pennsylvania	17983	877-682-9429-
29750	Kodiak Insurance Company	120 Broadway 31st Fl	New York	New York	10271	212-655-2000



**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
26077	Lancer Insurance Company	Po Box 9004	Long Beach	New York	11561-9004	516-431-4441
37109	Landcar Casualty Company	9350 South 150 East Suite 1000	Sandy	Utah	84070	801-563-4150
37940	Lexington National Insurance Corporation	Po Box 6098	Baltimore	Maryland	21094	410-625-0800-
13307	Lexon Insurance Company	10002 Shelbyville Rd Ste 100	Louisville	Kentucky	40223	502-253-6500-
42404	Liberty Insurance Corporation	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
19917	Liberty Insurance Underwriters Inc	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	212-208-8834
23035	Liberty Mutual Fire Insurance Company	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
23043	Liberty Mutual Insurance Company	175 Berkeley	Boston	Massachusetts	02116	617-357-9500
11746	Liberty Personal Insurance Company	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
14400	Lititz Mutual Insurance Company	Po Box 900	Lititz	Pennsylvania	17543-7007	(717) 626-4751
36447	Lm General Insurance Company	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
33600	Lm Insurance Corporation	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
32352	Lm Property And Casualty Insurance Company	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
23108	Lumbermens Underwriting Alliance	1905 Nw Corporate Blvd	Boca Raton	Florida	33431	561-994-1900
35769	Lyndon Property Insurance Company	14755 N Outer Forty Dr #400	St Louis	Missouri	63017	636-536-5695
10051	Lyndon Southern Insurance Company	Po Box 44130	Jacksonville	Florida	32202	904-407-1097
14443	Madison Mutual Insurance Company	Po Box 129	Edwardsville	Illinois	62025-0129	618-656-3410-
11054	Maiden Reinsurance Company	6000 Midatlantic Dr	Mt Laurel	New Jersey	08054	856-359-2400
36897	Manufacturers Alliance Insurance Company	380 Sentry Prkwy	Blue Bell	Pennsylvania	19422-0754	610-397-5109
28932	Markel American Insurance Company	Po Box 906	Pewaukee	Wisconsin	53072-0906	262-548-9880
38970	Markel Insurance Company	4600 Cox Rd	Glen Allen	Virginia	23060	847-572-6000
19356	Maryland Casualty Company	1400 Amrcn Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
22306	Massachusetts Bay Insurance Company	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200 8:
10784	Maxum Casualty Insurance Company	3655 North Point Pkwy Ste 500	Alpharetta	Georgia	30005	678-597-4500
12041	Mbia Insurance Corporation	113 King St	Armonk	New York	10504	914-273-4545
10686	Medical Liability Alliance	Po Box 1498	Jefferson City	Missouri	65102-1498	573-893-5300-3
11843	Medical Protective Company	5814 Reed Rd	Fort Wayne	Indiana	46835	260-485-9622-
12754	Medicus Insurance Company	560 Davis Street	San Francisco	California	94111	512-467-2800
22241	Medmarc Casualty Insurance Company	Po Box 10809	Chantilly	Virginia	20153-0809	703-652-1300
11030	Memic Indemnity Company	Po Box 11409/Tax Dept	Portland	Maine	04104	207-791-3300
22454	Mendakota Insurance Company	385 Washington St	St Paul	Minnesota	55102-1309	800-422-0794
33650	Mendota Insurance Company	2805 Dodd Rd Ste 300	Eagan	Minnesota	55121	800-422-0794
31968	Merastar Insurance Company	12926 Gran Bay Parkway West	Jacksonville	Florida	32258	312-661-4700
14494	Merchants Bonding Company (Mutual)	2100 Fleur Drive	Des Moines	Iowa	50321-1158	515-243-8171
11595	Merchants National Bonding Inc	21 Fleur Drive	Des Moines	Iowa	50321	515-243-8171
10502	Meridian Citizens Mutual Insurance Company	Po Box 1980	Indianapolis	Indiana	46206-1980	614-464-5000
23353	Meridian Security Insurance Company	Po Box 1980	Indianapolis	Indiana	46206	614-464-5000
24821	Meritplan Insurance Company	Po Box 19702	Irvine	California	92623-9702	949-222-8000
40169	Metropolitan Casualty Insurance Company	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
25321	Metropolitan Direct Property And Casualty Insuranc	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
39950	Metropolitan General Insurance Company	700 Quaker Lane	Warwick	Rhode Island	02886	800-638-4208
34339	Metropolitan Group Property & Casualty Insurance C	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
26298	Metropolitan Property & Casualty Insurance Company	Box 350	Warwick	Rhode Island	02887	800-638-4208
40150	Mga Insurance Company Inc	Po Box 199023	Dallas	Texas	75219-9023	972-629-4301
22594	Mgic Assurance Corporation	270 E Kilbourn Ave	Milwaukee	Wisconsin	53202	800-558-9900
10682	Mgic Credit Assurance Corporation	Po Box 756	Milwaukee	Wisconsin	53201-0756	800-558-9900
18740	Mgic Indemnity Corporation	Po Box 756	Milwaukee	Wisconsin	53201-0756	800-558-9900
38660	Mic General Insurance Corporation	Po Box 3199	Winston-Salem	North Carolina	27102-3199	336-435-2000
38601	Mic Property And Casualty Insurance Corporation	Robert Noack	Southfield	Michigan	48034	248-263-6900
14508	Michigan Millers Mutual Insurance Company	Po Box 30060	Lansing	Michigan	48909-7560	517-482-6211-7
21687	Mid Century Insurance Company	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
15380	Mid-Continent Assurance Company	1437 S Boulder Ste 200	Tulsa	Oklahoma	74119	918-587-7221
23418	Mid-Continent Casualty Company	Po Box 1409	Tulsa	Oklahoma	74101	918-587-7221
23434	Middlesex Insurance Company	1800 North Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
27138	Midvale Indemnity Company	6000 American Parkway	Madison	Wisconsin	53783	312-443-0700-
13126	Midwest Builders' Casualty Mutual Company	1100 Walnut Ste 3010	Kansas City	Missouri	64106	816-474-7799
23612	Midwest Employers Casualty Company	14755 N Outer Forty Dr Ste 300	Chesterfield	Missouri	63017	636-449-7000
23574	Midwest Family Mutual Insurance Company	Po Box 9425	Minneapolis	Minnesota	55440-9425	763-951-7000
10895	Midwest Insurance Company	300 S Bradfordon Rd	Springfield	Illinois	62711	217-726-6811-
23515	Midwestern Indemnity Company The	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
40185	Millers Classified Insurance Company	111 E Fourth St Pob 9006	Alton	Illinois	62002-9006	618-463-3636-
26662	Milwaukee Casualty Insurance Co	12790 Merit Dr, Suite 200	Dallas	Texas	75251	800-777-2249
42234	Minnesota Lawyers Mutual Insurance Company	333 S 7th St Ste 2200	Minneapolis	Minnesota	55402	612-341-4530
11964	Missouri Doctors Mutual Insurance Company	Po Box 914	St Joseph	Missouri	64502	816-901-9950-
10191	Missouri Employers Mutual Insurance Company	101 N Keene Street	Columbia	Missouri	65201	573-499-9714
27642	Missouri Hospital Plan	Po Box 1498	Jefferson City	Missouri	65102	573-893-5300-3
32654	Missouri Physicians Associates	101 S Hanley Rd Ste 1250	St Louis	Missouri	63105	314-727-4555
11582	Missouri Professionals Mutual	287 N Lindbergh Blvd	St Louis	Missouri	63141	314-587-8000
20362	Mitsui Sumitomo Insurance Company Of America	15 Independence Blvd	Warren	New Jersey	07059	908-604-2900
22551	Mitsui Sumitomo Insurance Usa Inc	Po Box 4602	Warren	New Jersey	07059-0602	908-604-2900
16942	Mmic Insurance Inc	7701 France Ave South	Minneapolis	Minnesota	55435	952-838-6700
23655	Modern Service Insurance Company	Po Box 2100	Bloomington	Illinois	61702-2100	309-821-3000
32506	Monroe Guaranty Insurance Company	6300 University Pkwy	Sarasota	Florida	34240	800-226-3224
29858	Mortgage Guaranty Insurance Corporation	Po Box 756	Milwaukee	Wisconsin	53201-0756	800-558-9900
16187	Mosaic Insurance Company	17 State St	New York	New York	10004-1501	212-859-0500
13331	Motorists Commercial Mutual Insurance Company	471 E Broad St	Columbus	Ohio	43215	614-225-8211
22012	Motors Insurance Corporation	Robert Noack	Southfield	Michigan	48034	248-263-6900
10205	Mountain Valley Indemnity Company	120 Broadway 31st Fl	New York	New York	10271	212-655-2000
13816	Mpm Insurance Company Of Kansas	287 N Lindbergh Blvd	St Louis	Missouri	63141	314-587-8050
10227	Munich Reinsurance America Inc	555 College Road E	Princeton	New Jersey	08543-5241	609-243-4200
13559	Municipal Assurance Corp	31 West 52nd Street	New York	New York	10019	212-974-0100
11878	Mutualaid Exchange	4400 College Blvd Suite 250	Overland Prk	Kansas	66211	913-754-3803
23663	National American Insurance Company	1008 Manvel Ave Po Box 9	Chandler	Oklahoma	74834	405-258-0804

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
23671	National American Insurance Company Of California	Po Box 32039	Long Beach	California	90832-2039	562-279-1300
11991	National Casualty Company	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
10243	National Continental Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
16217	National Farmers Union Property & Casualty Company	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
15679	National Fire And Indemnity Exchange	6030 Bancroft Avenue	St Louis	Missouri	63109	314-832-1118
20478	National Fire Insurance Company Of Hartford	333 S. Wabash	Chicago	Illinois	60604	312-822-5000
42447	National General Assurance Company	Po Box 3199	Winston Salem	North Carolina	27102-3199	336-435-2000
23728	National General Insurance Company	Po Box 3199	Winston Salem	North Carolina	27102-3199	336-435-2000
11044	National General Insurance Online Inc	Po Box 3199	Winston Salem	North Carolina	27102-3199	336-435-2000
20087	National Indemnity Company	3024 Harney St	Omaha	Nebraska	68131-3580	402-916-3000
27944	National Insurance Association	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
30155	National Insurance Company Of Wisconsin Inc	250 S Executive Dr Ste 300	Brookfield	Wisconsin	53005	262-785-9995
32620	National Interstate Insurance Company	3250 Interstate Drive	Richfield	Ohio	44286-9000	800-929-1500
50377	National Investors Title Insurance Company	121 N Columbia St	Chapel Hill	North Carolina	29201	919-968-2200
20052	National Liability & Fire Insurance Company	3024 Harney St	Omaha	Nebraska	68131-3583	402-916-3000
15474	National Lloyds Insurance Company	510 N Valley Mills Dr	Waco	Texas	76710	254-399-0626
13695	National Mortgage Insurance Corporation	C/O Mayer Brown	Palo Alto	California	94306	855-873-2584
23825	National Public Finance Guarantee Corporation	113 King Street	Armonk	New York	10504	914-273-4545
22608	National Specialty Insurance Company	Fort Worth	Fort Worth	Texas	76124	817-265-0000
21881	National Surety Corporation	777 San Marin Drive	Novato	California	94998	312-346-6400
51020	National Title Insurance Of New York Inc	5 Peters Canyon Road	Irvine	California	92606	904-854-8100
20141	National Trust Insurance Company	6300 University Prkwy	Sarasota	Florida	34240	800-226-3224
19445	National Union Fire Insurance Company Of Pittsburg	175 Water St 18th Fl	New York	New York	10038	212-770-7000
26093	Nationwide Affinity Insurance Company Of America	One West Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
28223	Nationwide Agribusiness Insurance Company	One West Nationwide Blvd	Columbus	Ohio	43215	614-249-1545
10723	Nationwide Assurance Company	One Nationwide Plz	Columbus	Ohio	43215	614-249-1545
23760	Nationwide General Insurance Company	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
25453	Nationwide Insurance Company Of America	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
23779	Nationwide Mutual Fire Insurance Company	One West Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
23787	Nationwide Mutual Insurance Company	One W Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
37877	Nationwide Property & Casualty Insurance Company	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
25240	Nau Country Insurance Company	7333 Sunwood Drive	Ramsey	Minnesota	55303-4548	763-427-3770
42307	Navigators Insurance Company	400 Atlantic St 8th Floor	Stamford	Connecticut	06901	203-905-6335
15865	Ncmic Insurance Company	Po Box 9118	Des Moines	Iowa	50306-9118	515-313-4594
10317	Neighborhood Spirit Property & Casualty Company	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
24171	Netherlands Insurance Company The	175 Berkeley St	Boston	Massachusetts	02117	617-357-9500
12830	New England Insurance Company	100 High Street	Boston	Massachusetts	02110	860-547-5000
23841	New Hampshire Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
12130	New South Insurance Company	Po Box 3199 Gmac Ins	Winston-Salem	North Carolina	27102-3199	336-435-2000
16608	New York Marine & General Insurance Company	412 Mt Kemble Ave Sutie 300c	Morristown	New Jersey	07960	800-774-2755
14788	Ngm Insurance Company	Po Box 16000	Jacksonville	Florida	32245-6000	904-380-7282
27073	Nipponkoa Insurance Company Limited (Us Branch)	14 Wall Street 8th Floor	New York	New York	10005	212-405-1650
33200	Norcal Mutual Insurance Company	560 Davis St 2nd Fl	San Francisco	California	94111	415-397-9700
31470	Norquard Insurance Company	16 S River St	Wilkes Barre	Pennsylvania	18703-0020	570-825-9900-3
29700	North American Elite Insurance Company	650 Elm St 6th Fl	Manchester	New Hampshire	03101-2524	603-644-6600
29874	North American Specialty Insurance Company	650 Elm St	Manchester	New Hampshire	03101	603-644-6600
27740	North Pointe Insurance Company	Wall Street Plaza	New York	New York	10005	608-837-4440
21105	North River Insurance Company The	305 Madison Ave Pob 1973	Morristown	New Jersey	07962-1973	973-490-6570
36455	Northbrook Indemnity Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
19372	Northern Insurance Company Of New York	1400 American Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
27987	Northfield Insurance Company	Po Box 64816	St Paul	Minnesota	50322	860-277-0111
24015	Northland Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
20338	Northwestern Pacific Idemnity Company	15 Mountain View Rd	Warren	New Jersey	07059	503-660-8220
42552	Nova Casualty Company	2 Waterside Crossing Suite 400	Windsor	Connecticut	06095	860-683-4250
34630	Oak River Insurance Company	3333 Farmam Street Suite 300	Omaha	Nebraska	68131	(402) 393-7255
31208	Oakwood Insurance Company	628 Hebron Avenue Site 106	Glastonbury	Connecticut	06033-5018	214-989-2232
14190	Obi National Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
23248	Occidental Fire & Casualty Company Of North Caroli	Po Box 10800	Raleigh	North Carolina	27605-0800	919-833-1600
35602	Ohic Insurance Company	155 E Broad St 4th Fl	Columbus	Ohio	43215-3621	707-226-0100
24074	Ohio Casualty Insurance Company	175 Berkeley St	Boston	Massachusetts	02116	617-357-9500
24104	Ohio Farmers Insurance Company	Po Box 5001 One Park Circle	Westfield Center	Ohio	44251-5001	330-887-0101
26565	Ohio Indemnity Company	250 E Broad St 7th Fl	Columbus	Ohio	43215	614-228-2800
24082	Ohio Security Insurance Company	9450 Seward Road	Fairfield	Ohio	45014	617-357-9500
11665	Old American Indemnity Company	306 W Main Street Suite 512	Frankfort	Kentucky	40601	214-561-1991
36625	Old Reliable Casualty Company	12115 Lackland Road	St Louis	Missouri	63146	314-819-4300
24139	Old Republic General Insurance Corporation	133 Oakland Ave	Greensburg	Pennsylvania	15601-0789	312-346-8100
24147	Old Republic Insurance Company	Po Box 789	Greensburg	Pennsylvania	15601-0789	724-834-5000
50520	Old Republic National Title Insurance Company	400 Second Ave South	Minneapolis	Minnesota	55401	612-371-1142
35424	Old Republic Security Assurance Company	307 North Michigan Avenue 21st Floor	Chicago	Illinois	60601	312-346-8100
40444	Old Republic Surety Company	Po Box 1635	Milwaukee	Wisconsin	53001	262-797-2640
37060	Old United Casualty Company	Po Box 795	Shawnee Mission	Kansas	66201	913-895-0200
12254	Omaha Indemnity Company The	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-351-5468
34940	Omni Indemnity Company	1862 Charter Lane Suite 102	Lancaster	Pennsylvania	17601	770-952-4500
39098	Omni Insurance Company	1862 Charter Lane Suite 102	Lancaster	Pennsylvania	17601	770-952-4500
20621	Onebeacon America Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
21970	Onebeacon Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
15385	Onecis Insurance Company	C/O Us Laboratories Inc	Fort Lauderdale	Florida	33323-2827	954-236-8100
32700	Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
22748	Pacific Employers Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
20346	Pacific Indemnity Company	15 Mountain View Rd	Warren	New Jersey	07061-1615	908-903-2000
37850	Pacific Specialty Insurance Company	3601 Haven Ave	Menlo Prk	California	94025-1033	650-556-8294
10222	Paco Assurance Company Inc	3000 Meridian Blvd Suite 400	Franklin	Tennessee	37027	615-371-8776
11835	Partnerrre America Insurance Company	801 Brickell Avenue Suite 850	Miami	Florida	33131	203-485-4287

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
22250	Pathfinder Insurance Company	76 St Paul St #500	Burlington	Vermont	05401-4477	802-264-4709
23442	Patriot General Insurance Company	1800 North Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
18139	Peak Property And Casualty Insurance Corporation	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
18333	Peerless Indemnity Insurance Company	175 Berkley St	Boston	Massachusetts	02117	617-357-9500
24198	Peerless Insurance Company	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
32859	Penn America Insurance Company	3 Bala Plaza East, Ste 300	Bala Cynwyd	Pennsylvania	19004	610-664-1500
14982	Penn Millers Insurance Company	Po Box P	Wilkes-Barre	Pennsylvania	18773-0016	215-640-1000
21962	Pennsylvania Insurance Company	Po Box 3646	Omaha	Nebraska	68103-0646	402-827-3424
14974	Pennsylvania Lumbermens Mutual Insurance Company	2005 Market St Ste 1200	Philadelphia	Pennsylvania	19103-7008	267-825-9206-
12262	Pennsylvania Manufacturers Association Insurance C	380 Sentry Pkwy	Blue Bell	Pennsylvania	19422-2328	610-397-5109
41424	Pennsylvania Manufacturers Indemnity Company	380 Sentry Parkway	Blue Bell	Pennsylvania	19422-0754	610-397-5109
14990	Pennsylvania National Mutual Casualty Insurance Co	2 N 2nd St	Harrisburg	Pennsylvania	17101-1613	717-255-6802
37648	Permanent General Assurance Corporation	Po Box 305054	Nashville	Tennessee	37230-5054	615-744-1221
22906	Permanent General Assurance Corporation Of Ohio	Po Box 305054	Nashville	Tennessee	37214	615-744-1221
12297	Petroleum Casualty Company	Po Box 3342	Houston	Texas	77253-3342	832-624-5882
13714	Pharmacists Mutual Insurance Company	P O Box 370	Algona	Iowa	50511-0370	515-295-2461
18058	Philadelphia Indemnity Insurance Company	One Bala Plaza East Suite 400	Bala Cynwyd	Pennsylvania	19004	610-538-2144
25623	Phoenix Insurance Company The	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
13194	Physicians Insurance Mutual	17 Berkshire Dr	St Louis	Missouri	63117	314-393-4105
39594	Physicians Liability Insurance Company	226 Dean A Mcgee Avenue	Oklahoma City	Oklahoma	73102	405-815-4800
11704	Physicians Professional Indemnity Association	203 East Main St Suite A	Union	Missouri	63084	636-583-9888
26794	Plans Liability Insurance Company	2 Mid America Plz #200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
10817	Plateau Casualty Insurance Company	2701 North Main Street	Crossville	Tennessee	38557-7001	931-484-8411
18619	Platte River Insurance Company	Po Box 5900	Madison	Wisconsin	53705-0900	608-829-4200
30945	Plaza Insurance Company	518 East Broad Street	Columbus	Ohio	43215	614-464-5000
14460	Podiatry Insurance Company Of America	3000 Meridian Blvd Ste 400	Franklin	Tennessee	37067	615-371-8776
37257	Praetorian Insurance Company	88 Pine Street	New York	New York	10005	212-422-1212
44083	Preferred Physicians Medical Rrq Inc	9000 W 67th St Ste 201	Shawnee Mission	Kansas	66202-3656	913-262-2585
36234	Preferred Professional Insurance Company	11605 Miracle Hills Drive	Omaha	Nebraska	68154-4467	402-392-1566
10800	Premier Group Insurance Company	100 Vine St	Murfreesboro	Tennessee	37130	615-278-1225
50026	Premier Land Title Insurance Company	Po Box 199000	Dallas	Texas	75219	214-981-5000
15586	Preserver Insurance Company	121 Broadway 31st Floor	New York	New York	10271	212-655-2000
12873	Privilege Underwriters Reciprocal Exchange	44 South Broadway Suite 301	White Plains	New York	10601	914-328-7388
38954	Proassurance Casualty Company	2600 Professionals Dr. Box 150	Okemos	Michigan	48805-0150	205-877-4400
33391	Proassurance Indemnity Company Inc	Po Box 590009	Birmingham	Alabama	35259-0009	205-877-4400
21903	Procentury Insurance Company	Po Box 163340	Columbus	Ohio	43216-3340	248-358-1100
34312	Producers Agriculture Insurance Company	Po Box 229	Amarillo	Texas	79105-0229	806-372-6785
11127	Professional Solutions Insurance Company	Po Box 9118	Des Moines	Iowa	50306-9118	515-313-4594
29017	Professionals Advocate Insurance Company	225 International Circle	Hunt Valley	Maryland	21030	410-785-0050-
25585	Professionals Direct Insurance Company	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200-8
11851	Progressive Advanced Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
24260	Progressive Casualty Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
42994	Progressive Classic Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
16322	Progressive Direct Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
24279	Progressive Max Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
42919	Progressive Northwestern Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
37834	Progressive Preferred Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
32786	Progressive Specialty Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
34690	Property & Casualty Insurance Company Of Hartford	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
32905	Property-Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
20400	Proselect National Insurance Company Inc	101 Arch St Po Box 55178	Boston	Massachusetts	02205	617-330-1755
12416	Protective Insurance Company	111 Congressional Blvd Suite 500	Carmel	Indiana	46032	317-636-9800 -
24295	Providence Washington Insurance Company	475 Kilvert Street Suite 330	Warwick	Rhode Island	02886	401-453-7132
15059	Public Service Insurance Company	One Park Avenue	New York	New York	10016-5802	212-591-9500
39217	Qbe Insurance Corporation	88 Pine St Fl 16	New York	New York	10005-1801	212-422-1212
23752	Quanta Indemnity Company	40 Fulton Street	New York	New York	10038-5085	212-373-1826
36250	Radian Asset Assurance Inc	335 Madison Avenue	New York	New York	10017-4605	212-983-3100-9
33790	Radian Guaranty Inc	1601 Market St	Philadelphia	Pennsylvania	19103	215-231-1225
30872	Radian Mortgage Assurance Inc	1601 Market St	Philadelphia	Pennsylvania	19103	212-231-1225
38512	Rampart Insurance Company	5 Hanover Square 10th Fl	New York	New York	10004	212-480-0570
11853	Ranchers And Farmers Insurance Company	Po 3730	Beaumont	Texas	77704	409-924-8200-
18538	Red Rock Insurance Company	5104 N Francis Ave Ste 101	Oklahoma City	Oklahoma	73118	405-416-5200
24449	Regent Insurance Company	One General Drive	Sun Prairie	Wisconsin	53596-0001	608-837-4440
22179	Republic Indemnity Company Of America	15821 Ventura Blvd #370	Encino	California	91436-2936	818-990-9860
43753	Republic Indemnity Company Of California	15821 Ventura Blvd #370	Encino	California	91436-2936	818-990-9860
31089	Repwest Insurance Company	2721 N Central Ave	Phoenix	Arizona	85004-1121	602-263-6755-
43044	Response Insurance Company	12936 Gran Bay Parkway W	Jacksonville	Florida	32258	312-661-4700
26050	Response Worldwide Insurance Company	One East Wacker Dr Ste 2700	Chicago	Illinois	60601	312-661-4700
36684	Riverport Insurance Company	Po Box 948	Minneapolis	Minnesota	55440-0948	203-629-3000
28860	Rli Indemnity Company	9025 N Lindbergh Dr	Peoria	Illinois	61615	309-692-1000-5
13056	Rli Insurance Company	9025 N Lindbergh Dr	Peoria	Illinois	61614	309-692-1000-5
42706	Roche Surety And Casualty Company Inc	1910 Orient Rd	Tampa	Florida	33619	813-623-5042
27065	Rockford Mutual Insurance Company	Po Box 5626	Rockford	Illinois	61125-0626	815-489-3178
35505	Rockwood Casualty Insurance Company	654 Main Street	Rockwood	Pennsylvania	15557	814-926-4661-5
22314	Rsu Indemnity Company	945 E Paces Ferry Rd #1800	Atlanta	Georgia	30326-1125	404-231-2366
39039	Rural Community Insurance Company	3501 Thurston Ave	Anoka	Minnesota	55303-1060	1-800-328-9143
23132	Rvi America Insurance Company	177 Broad St 9th Fl	Steamford	Connecticut	06901-2048	203-975-2174
25405	Safe Auto Insurance Company	4 Easton Oval	Columbus	Ohio	43219-6010	614-231-0200
24740	Safeco Insurance Company Of America	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
39012	Safeco Insurance Company Of Illinois	175 Berkeley Street Mail Stop 03b	Boston	Massachusetts	02116	617-357-9500
11215	Safeco Insurance Company Of Indiana	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
24759	Safeco National Insurance Company	175 Berkely Street	Boston	Massachusetts	02116	617-357-9500
11123	Safety First Insurance Company	1832 Schuetz Road	St Louis	Missouri	63146	888-372-7512

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
15105	Safety National Casualty Corporation	1832 Schuetz Road	St Louis	Missouri	63146	314-995-5300
12521	Safeway Insurance Company	790 Pasquelli Dr	Westmont	Illinois	60553-1254	630-887-8300-3
40460	Sagamore Insurance Company	111 Congressional Blvd Suite 500	Carmel	Indiana	46032	317-636-9800 -3
38300	Samsung Fire & Marine Insurance Co Ltd (Us Branch)	85 Challenger Road 6th Floor	Ridgefield Park	New Jersey	07660	201-807-6720-
16551	Savers Property & Casualty Insurance Company	11880 College Blvd Ste 500	Overland Prk	Kansas	66210	248-358-1100
15580	Scottsdale Indemnity Company	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
15563	Seabright Insurance Company	1501 4th Ave Ste 2600	Seattle	Washington	98101	206-269-8500
37923	Seaworthy Insurance Company	Po Box 22674	Alexandria	Virginia	22304	703-823-9550
22543	Secura Insurance A Mutual Company	Po Box 819	Appleton	Wisconsin	54912-0819	(920) 739-3161
10239	Secura Supreme Insurance Company	Po Box 819	Appleton	Wisconsin	54912-0819	(920) 739-3161
10054	Securian Casualty Company	400 Robert St North	St Paul	Minnesota	55101-2098	651-665-3500
19879	Security National Insurance Company	12790 Merit Dr Suite 200	Dallas	Texas	75251	800-777-2249
12572	Selective Insurance Company Of America	40 Wantage Avenue	Branchville	New Jersey	07890	973-948-3000
19259	Selective Insurance Company Of South Carolina	40 Wantage Avenue	Branchville	New Jersey	07890	973-948-3000
39926	Selective Insurance Company Of The Southeast	40 Wantage Avenue	Branchville	New Jersey	07890	973-948-3000
10936	Seneca Insurance Company Inc	160 Water St 16th Floor	New York	New York	10038	212-344-3000
11000	Sentinel Insurance Company Ltd	One Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
12870	Sentrui Casualty Company	1345 Enclave Parkway	Houston	Texas	77077	713-580-3100
28460	Sentry Casualty Company	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
24988	Sentry Insurance A Mutual Company	1800 N Point Drive	Stevens Point	Wisconsin	54481-1283	715-346-6000
21180	Sentry Select Insurance Company	Compliance Dept	Stevens Point	Wisconsin	54481	715-346-6000
36560	Service Insurance Company	702 Oberlin Road	Raleigh	North Carolina	27605	800-780-8423
11347	Sfm Mutual Insurance Company	3500 American Blvd W Ste 700	Bloomington	Minnesota	55431-4434	952-838-4200
23361	Shelter General Insurance Company	1817 W Broadway	Columbia	Missouri	65218-0001	573-445-8441
23388	Shelter Mutual Insurance Company	Coordinator Of Ins Dept Affairs	Columbia	Missouri	65218-0001	573-445-8441
26557	Shelter Reinsurance Company	1817 W Broadway	Columbia	Missouri	65218	573-445-8441
38776	Sirius America Insurance Company	140 Broadway 32nd Floor	New York	New York	10005	212-312-2500
15261	Society Insurance Company A Mutual Company	150 Camelot Dr	Fond Du Lac	Wisconsin	54935	920-922-1220-
11126	Sompo Japan Insurance Company Of America	11405 North Community House Road Suite 6C	Charlotte	North Carolina	28277	704-759-2551
37141	Southern General Insurance Company	Po Box 28155	Atlanta	Georgia	30358-0155	770-952-0080-
19216	Southern Insurance Company	Po Box 809076	Dallas	Texas	75380-9076	972-788-6000
16047	Southern Pioneer Property And Casualty Insurance C	Po Box 16537	Jonesboro	Arkansas	72403	870-336-3100
12294	Southwest Marine And General Insurance Company	412 Mt Kemble Ave Suite 300c	Morristown	New Jersey	07960	800-774-2755-
20613	Sparta Insurance Company	Cityplace li	Hartford	Connecticut	06403	860-275-6500-
24767	St Paul Fire & Marine Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
24775	St Paul Guardian Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
24791	St Paul Mercury Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
19224	St Paul Protective Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
19070	Standard Fire Insurance Company	Agency Administration 4cr	Hartford	Connecticut	06183	860-277-0111
42986	Standard Guaranty Insurance Company	260 Interst N Circle Se	Atlanta	Georgia	30339-2111	770-763-1000
18023	Star Insurance Company	26255 American Drive	Southfield	Michigan	48034-6112	248-358-1100
40045	Starnet Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	203-629-3000
38318	Starr Indemnity & Liability Company	399 Park Ave 8th Fl	New York	New York	10022	646-227-6400
25127	State Auto Property & Casualty Insurance Company	518 E Broad St	Columbus	Ohio	43216	614-464-5000
25135	State Automobile Mutual Insurance Company	518 E Broad St	Columbus	Ohio	43215-3976	614-464-5000
25143	State Farm Fire And Casualty Company	One State Farm Plaza	Bloomington	Illinois	61710-0001	309-766-2311
25151	State Farm General Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710-0001	309-766-2311
25178	State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710	309-766-2311
12831	State National Insurance Company Inc	Po Box 24622	Fortworth	Texas	76124	817-265-2000
33049	State Volunteer Mutual Insurance Company	Po Box 1065	Brentwood	Tennessee	37024-1065	615-377-1999-8
50121	Stewart Title Guaranty Company	Po Box 2029	Houston	Texas	77252	713-625-8038
25180	Stillwater Insurance Company	4905 Belfort Rd Suite 110	Jacksonville	Florida	32256	800-849-6141-
16578	Stillwater Property And Casualty Insurance Company	4905 Belfort Rd Suite 110	Jacksonville	Florida	32256	800-849-6141-
10952	Stonebridge Casualty Insurance Company	2700 W Plano Parkway	Plano	Texas	75075	319-355-8511
22276	Stonewall Insurance Company	3024 Harney Street	Omaha	Nebraska	68131-3580	402-916-3000
31925	Stonewood National Insurance Company	Po Box 97488	Raleigh	North Carolina	27609	919-882-3500
10340	Stonington Insurance Company	5801 Tennyson Pkwy Ste 600	Plano	Texas	75024	608-837-4440
40436	Stratford Insurance Company	400 Parsons Pond Drive	Franklin Lakes	New Jersey	07417-2600	201-847-8600
10130	Su Insurance Company	9667 S 20th St	Oak Creek	Wisconsin	53154	414-281-1100-
10909	Sun Surety Insurance Company	Po Box 2373	Rapid City	South Dakota	57709	605-348-1000
34762	Sunz Insurance Company	7405 N Tamiami Tr	Sarasota	Florida	34243	941-306-3077
10916	Suretec Insurance Company	1330 Post Oak Blvd Suite 1100	Houston	Texas	77056	713-812-0800
24047	Surety Bonding Company Of America	Po Box 5111	Sioux Falls	South Dakota	57117-5111	312-822-5000
25364	Swiss Reinsurance America Corp	5200 Metcalf, Opn11	Overland Park	Kansas	66202	913-676-5200
12773	Synergy Insurance Company	217 S Tryon Street	Charlotte	North Carolina	28202	704-927-6187
12866	T H E Insurance Company	10451 Gulf Blvd	Treasure Island	Florida	33706	727-547-3092
22683	Teachers Insurance Company	1 Horace Mann Plaza	Springfield	Illinois	62715-0001	217-789-2500
42376	Technology Insurance Company	5800 Lombardo Center Ste 200	Cleveland	Ohio	10038	212-220-7120
19526	Texas General Indemnity Company	118 Second Ave Se Po Box 73909	Cedar Rapids	Iowa	52407-3909	319-399-5700
41769	The Travelers Casualty Company	Corporate Tax 6pb	Hartford	Connecticut	06183-1190	651-310-7911
25534	Tig Insurance Company	250 Commercial St Ste 5000	Manchester	New Hampshir	03101	603-656-2233
13242	Titan Indemnity Company	One W Nationwide Blvd DspF-76	Columbus	Ohio	43215-2220	614-249-1545
50016	Title Resources Guaranty Company	8111 Lbj Freeway Ste 1200	Dallas	Texas	75251	972-644-6500
32301	Tnus Insurance Company	230 Park Ave	New York	New York	10169	212-297-6600
10945	Tokio Marine America Insurance Company	230 Park Avenue	New York	New York	10169	212-297-6600
18031	Topa Insurance Company	1800 Avenue Of The Stars 12th Fl	Los Angeles	California	90067	310-201-0451
25496	Torus National Insurance Company	Harborside Financial Center Plaza 5 Suite 290	Jersey City	New Jersey	07311	201-743-7700
44300	Tower Insurance Company Of New York	120 Broadway 31st Fl	New York	New York	10271-1699	212-655-2000
43702	Tower National Insurance Company	120 Broadway 31st Fl	New York	New York	02110	212-655-2000
37621	Toyota Motor Insurance Company	19001 S Western Ave Nf23	Torrance	California	90509	310-468-2713
42749	Traders Insurance Company	Po Box 5374	Kansas City	Missouri	64131	816-822-1887-3i
41238	Trans Pacific Insurance Company	230 Park Avenue	New York	New York	10169	212-297-6600
28886	Transquard Insurance Company Of America Inc	702 Oberlin Rd	Raleigh	North Carolina	27605	919-833-1600

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
20494	Transportation Insurance Company	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
28188	Travco Insurance Company	One Tower Square	Hartford	Connecticut	06183-6014	860-277-0111
19038	Travelers Casualty And Surety Company	Agency Administration 4cr	Hartford	Connecticut	06183	860-277-0111
31194	Travelers Casualty And Surety Company Of America	One Tower Sq	Hartford	Connecticut	06183	860-277-0111
36170	Travelers Casualty Company Of Connecticut	Agency Administration 4cr	Hartford	Connecticut	06183	860-277-0111
19046	Travelers Casualty Insurance Company Of America	One Tower Square	Hartford	Connecticut	06183	860-277-0111
40282	Travelers Commercial Casualty Company	One Tower Square	Hartford	Connecticut	06183-1190	860-277-0111
36137	Travelers Commercial Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
41750	Travelers Constitution State Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
27998	Travelers Home And Marine Insurance Company The	One Tower Square	Hartford	Connecticut	06183-6014	860-277-0111
25658	Travelers Indemnity Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
25666	Travelers Indemnity Company Of America	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
25682	Travelers Indemnity Company Of Connecticut	One Tower Square	Hartford	Connecticut	06183-1051	860-277-0111
38130	Travelers Personal Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
36145	Travelers Personal Security Insurance Company	One Tower Sq	Hartford	Connecticut	06183	860-277-0111
25674	Travelers Property Casualty Company Of America	One Tower Sq Corp Tx 5pb	Hartford	Connecticut	06183-1190	860-277-0111
36161	Travelers Property Casualty Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
31003	Tri State Insurance Company Of Minnesota	Attn: Financial Reporting-Loree Robinson	Des Moines	Iowa	50306-1594	203-629-3000
28535	Triangle Insurance Company Inc	Po Box 1189	Enid	Oklahoma	73702-1109	580-237-4276
19887	Trinity Universal Insurance Company	12926 Gran Bay Pkwy West	Jacksonville	Florida	32258	904-245-5600
41211	Triton Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	Texas	76137	800-316-5607
41106	Triumph Casualty Company	3250 Interstate Dr	Richfield	Ohio	44286	330-659-8900
21709	Truck Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
27120	Trumbull Insurance Company	One Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
40118	Trustgard Insurance Company	Po Box 1218	Columbus	Ohio	43216	614-445-2900
29459	Twin City Fire Insurance Company	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
29599	U S Specialty Insurance Company	13403 Nw Fwy	Houston	Texas	77040-6009	713-462-1000
41050	Underwriter For The Professions Insurance Company	185 Greenwood Road	Napa	California	94558	707-226-0100
25844	Union Insurance Company	Attn: Financial Reporting-Loree Robinso	Des Moines	Iowa	50306-1594	203-629-3000
21423	Union Insurance Company Of Providence	Po Box 712	Des Moines	Iowa	50303-0712	515-280-2511
11142	United Casualty Insurance Company Of America	12115 Lackland Road	St Louis	Missouri	63146	314-819-4300
11770	United Financial Casualty Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
19496	United Fire & Indemnity Company	118 Second Ave Se Po Box 73909	Cedar Rapids	Iowa	52407-3909	409-766-4600
13021	United Fire And Casualty Company	P O Box 73909	Cedar Rapids	Iowa	52407	319-286-2533
51624	United General Title Insurance Company	1 First American Way	Santa Ana	California	92707	303-209-6454
16659	United Guaranty Commercial Insurance Company Of No	Law Dept., Po Box 20597	Greensboro	North Carolina	27420-0597	336-373-0232
26999	United Guaranty Mortgage Indemnity Company	Law Dept; Po Box 20597	Greensboro	North Carolina	27420-0597	336-373-0232
15873	United Guaranty Residential Insurance Company	Law Dept., Po Box 20597	Greensboro	North Carolina	27420-0597	336-373-0232
16667	United Guaranty Residential Insurance Of North Car	Law Dept. Po Box 20597	Greensboro	North Carolina	27420-0597	336-373-0232
17647	United Home Insurance Company	Po Box 1208	Paragould	Arkansas	72451	870-236-2208
11445	United National Casualty Insurance Company	1811 N Main Street	Mt Vernon	Indiana	47620	610-664-1500
41335	United National Specialty Insurance Company	Three Bala Plza E Ste 300	Bala Cynwyd	Pennsylvania	19004	610-664-1500
21776	United Security Insurance Company	717 Cherry Street Suite C	Columbia	Missouri	65201	573-499-9714
25941	United Services Automobile Association	Po Box 690286	San Antonio	Texas	78269-0286	210-498-8000
25887	United States Fidelity & Guaranty Company	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911
21113	United States Fire Insurance Company	305 Madison Ave	Morristown	New Jersey	07962	973-490-6570
25895	United States Liability Insurance Company	1190 Devon Park Drive	Wayne	Pennsylvania	19087	800-523-5545
29157	United Wisconsin Insurance Company	P.O. Box 3026	Milwaukee	Wisconsin	53201-3026	517-342-4200
16063	Unitrin Auto And Home Insurance Company	12926 Gran Bay Pkwy West	Jacksonville	Florida	32258	904-245-5600
10226	Unitrin Direct Insurance Company	One East Wacker Dr	Chicago	Illinois	60601	312-661-4700
10915	Unitrin Direct Property & Casualty Company	One E Wacker Dr	Chicago	Illinois	60601	312-661-4700
25909	Unitrin Preferred Insurance Company	12926 Gran Bay Pkwy West	Jacksonville	Florida	32258	904-245-5600
40703	Unitrin Safeguard Insurance Company	12926 Gran Bay Parkway West	Jacksonville	Florida	32258	904-245-5600
32867	Universal Fire & Casualty Insurance Company	3214 Chicago Dr	Hudsonville	Michigan	49426	616-662-3900
25933	Universal Surety Company	Po Box 80468	Lincoln	Nebraska	68501-0468	402-435-4302
13200	Universal Surety Of America	Po Box 5077	Sioux Falls	South Dakota	57117-5077	312-822-5000
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	Kansas	66221	847-413-5048
40843	Universal Underwriters Of Texas Insurance Company	1400 American Lane	Schaumburg	Illinois	60196	847-413-5048
25968	Usaa Casualty Insurance Company	9800 Fredricksburg Rd	San Antonio	Texas	78288	210-498-8000
18600	Usaa General Indemnity Company	Po Box 690286	San Antonio	Texas	78269-0286	210-498-8000
12520	Utah Business Insurance Company Inc	10150 South Centennial Parkway Suite 100	Sandy	Utah	84070	801-432-8121
25976	Utica Mutual Insurance Company	Po Box 530	Utica	New York	13503-0530	315-734-2000
26611	Valiant Insurance Company	250 Commercial St Suite 5000	Manchester	New Hampshire	03101	603-656-2233
20508	Valley Forge Insurance Company	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
21172	Vanliner Insurance Company	One Premier Dr	St Louis	Missouri	63026	330-659-8900
10815	Verlan Fire Insurance Company	440 Lincoln Street	Worcester	Massachusetts	01653	508-853-7200 8
10644	Victoria Automobile Insurance Company	One West Nationwide Blvd	Columbus	Ohio	43215	614-249-1545
42889	Victoria Fire & Casualty Company	1 Nationwide Plaza Dspf-76	Columbus	Ohio	43215	614-249-1545
20397	Vigilant Insurance Company	Po Box 1615	Warren	New Jersey	07061-1615	908-903-2000
13137	Viking Insurance Company Of Wisconsin	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
40827	Virginia Surety Company Inc	175 West Jackson Blvd 11th Fl	Chicago	Illinois	60604	312-356-3000
32395	Vision Service Plan Insurance Company	3333 Quality Drive	Rancho Cordova	California	95670-7985	916-851-5000
26085	Warner Insurance Company	12926 Gran Bay Parkway W	Jacksonville	Florida	32258	312-661-4700
32778	Washington International Insurance Company	475 N Martingale Road Ste 850	Schaumburg	Illinois	60173	603-644-6600
26069	Wausau Business Insurance Company	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
26042	Wausau Underwriters Insurance Company	175 Berkley St Mail Stop 03b	Boston	Massachusetts	02117	617-357-9500
25011	Wesco Insurance Company	59 Maiden Lane 6th Floor	New York	New York	10038	212-220-7120
44393	West American Insurance Company	175 Berkeley St	Boston	Massachusetts	02116	617-357-9500
15350	West Bend Mutual Insurance Company	1900 S 18th Ave	West Bend	Wisconsin	53095	262-365-2512
10030	Westchester Fire Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-1150
50050	Westcor Land Title Insurance Company	875 Concourse Parkway South Suite 200	Maitland	Florida	32751	407-629-5842
27871	Western Agricultural Insurance Company	5400 University Ave	West Des Moines	Iowa	50266	515-225-5400
27502	Western General Insurance Company Inc	5230 Las Virgenes Rd	Calabasas	California	91302	818-880-9070

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

<b>NAIC CODE</b>	<b>COMPANY NAME</b>	<b>MAIL ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP</b>	<b>TELEPHONE</b>
15377	Western National Mutual Insurance Company	Po Box 1563	Mineapolis	Minnesota	55440-8956	952-835-5350
13188	Western Surety Company	101 S Phillips Ave	Sioux Falls	South Dakota	57192-0001	312-822-5000
24112	Westfield Insurance Company	Po Box 5001 One Park Circ	Westfield Ctr	Ohio	44251-5001	330-887-0101
24120	Westfield National Insurance Company	One Park Circle Po Box 5001	Westfield Center	Ohio	44251-5001	330-887-0101
39845	Westport Insurance Corporation	Po Box 2991	Overland Park	Kansas	66201-1391	913-676-5710
51152	Wfg National Title Insurance Company	2711 Middleburg Dr Suite 206	Columbia	South Carolina	29204	704-542-7617
13234	Wilshire Insurance Company	Po Box 10800	Raleigh	North Carolina	27605-0800	919-833-1600
24376	Woodridge Insurance Company	628 Hebron Avenue Suite 106	Glastonbury	Connecticut	06033	214-989-2232
31232	Work First Casualty Company	3521 Silverside Road Quillen Building Suite 2e	Wilmington	Delaware	19810	302-358-2649
13250	Workmens Auto Insurance Company	Po Box 54845	Los Angeles	California	90054-0845	213-747-6492
11090	Worth Casualty Company	Po Box 66	Fort Worth	Texas	76117	817-759-0673
11523	Wright National Flood Insurance Company	801 94th Avenue North Suite 110	St Petersburg	Florida	33702	727-803-2040
20273	Wrm America Indemnity Company Inc	333 Earle Ovington Blvd Ste 505	Uniondale	New York	11553-3624	516-750-9412
24554	XI Insurance America Inc	70 Seaview Avenue	Stamford	Connecticut	06902	203-964-5200
40193	XI Insurance Company Of New York Inc	70 Seaview Avenue	Stamford	Connecticut	06902	203-964-5200
20583	XI Reinsurance America Inc	70 Seaview Ave	Stamford	Connecticut	06902-6040	203-964-5200
37885	XI Specialty Insurance Company	70 Seaview Ave	Stamford	Connecticut	06902	203-964-5200
24325	York Insurance Company	475 Kilvert Street Suite 330	Warwick	Rhode Island	02886	401-453-7132
26220	Yosemite Insurance Company	601 Nw Second St	Evansville	Indiana	47708-1013	800-325-2147
27090	Young America Insurance Company	1800 N Lee Treviono Suite 201	El Paso	Texas	79936	915-590-5692
30325	Zale Indemnity Company	Po Box 152762	Irving	Texas	75015	972-580-4039
13269	Zenith Insurance Company	21255 Califa Street	Woodland Hills	California	91367	818-713-1000
30120	Znat Insurance Company	21255 Califa Street	Woodland Hills	California	91367	818-713-1000
16535	Zurich American Insurance Company	1400 American Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
27855	Zurich American Insurance Company Of Illinois	1400 American Ln T1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

Harry S Truman Building, Room 530  
301 W. High St.  
PO Box 690  
Jefferson City, MO 65102

**APRIL 2014**